

We Need to Talk

Family conversations with older drivers.



Table of contents

Questions families need to ask about older drivers	2
Are older drivers at risk?	3
Do family conversations make a difference?	3
When it comes to discussing their driving abilities, who do older adults prefer to talk to?	4
How will the older person react to questions about his or her driving?	6
When is a good time to begin to talk about driving?	6
What circumstances create opportunities for conversations about driving restrictions?	7
How do I prepare for serious conversations about limiting or stopping driving?	8
How can I encourage an older adult to plan for and use alternative transportation?	9
What if an older driver doesn't realize that his or her driving is a serious problem?	9
Is there a test that can determine if someone is a safe driver?	10
What if the driver has dementia?	11
What if a high risk driver has dementia?	11
Start the conversation today	11
Checklists	
• Warning signs for older drivers	12
• Transportation planning worksheet	13
• Transportation cost worksheet	15
Resources	16
Survey data collection	16
The Hartford/MIT AgeLab partnership	16
Resources from The Hartford	16



Questions families need to ask about older drivers

Accidents involving older drivers often call attention to the issue of older adults and driving safety. The facts alone may seem confusing. Statistics actually indicate that most older adults are safe drivers, with high safety belt use and few citations for alcohol-related charges¹. However, medical conditions, medication usage and reduced physical function can increase the risk of accidents and injury among older adults. Factor in the sense of independence that driving represents for older adults, and you can understand why driving safety for older adults is an emotionally charged topic.

The Hartford's team of gerontologists and the MIT AgeLab developed this guide to help families initiate productive conversations with older adults about driving safety. These suggestions are based on a nationally representative survey of drivers over the age of 50, focus groups with older adults who have modified their driving, and interviews with family caregivers of people with dementia.

Crafting caring conversations

When families discuss driving issues, they must assess the personality of the older driver, driving record, availability of transportation resources, geographic proximity, and long-term family relationships. The following questions and answers can help you assess your family situation and have meaningful conversations about older driver safety.



Are older drivers at risk?*

As a group, older drivers are typically safe. The actual number of accidents involving older drivers decreases as age increases.¹ Experts attribute this decline to self-imposed limitations, such as driving fewer miles and avoiding night driving, rush-hour traffic and other difficult conditions. Therefore, sharing the roadways with older drivers poses a relatively low risk to other drivers.

However, older drivers, especially after age 70, have a higher risk of being involved in a collision for every mile they drive. Compared to other age groups, drivers age 70 and older have higher crash rates per mile driven than middle age drivers, yet not as high as young drivers. The rate of fatalities increases slightly after age 70 and significantly after age 85. This higher rate is due to the increased inability to withstand the physical trauma that often occurs with age. Although older people with health issues can be satisfactory drivers, they have a higher risk of injury or death in an accident, regardless of fault.¹

These statistics can help you see the risk for older drivers; however, the decision to limit driving depends on each individual. Each family must ask, "Is my older relative safe?" Ongoing discussions and objective assessments will help older drivers and their families evaluate the risks in their unique situations.

Do family conversations make a difference?

What you say or don't say influences the decisions of older adults and can make the difference between safety or injury – life or death.

Although unsafe driving may be an uncomfortable subject, these ongoing conversations over time will help older adults weigh decisions and agree to drive less, avoid certain road conditions or stop driving. Of the older adults surveyed who reported that someone had talked with them about their driving, more than half said they followed the suggestions of others. Women generally complied more readily than men.

When it comes to discussing their driving abilities, who do older adults prefer to talk to?

Hearing sensitive information from the right person can make a big difference. To increase the chances of success, carefully select the person who will initiate the discussion and have others reinforce decisions about driving. Older adults typically prefer to speak confidentially about driving safety with someone they trust. Often family members can form a united front with doctors and friends to help older drivers make good driving decisions.

When choosing a family member to initiate the discussion, consider the personalities involved and past experience approaching difficult topics. Some families mistakenly assign the most outspoken or authoritative member to deliver their concerns as an ultimatum. Those family members may not be ideal to open the early discussions on driving, but may better serve as the enforcer of driving decisions.

The Hartford/MIT AgeLab survey indicates that older drivers have specific preferences for these conversations that vary based on several factors, such as marital status, gender, health and presence of other supportive individuals. Marital status is a significant factor that determines who should have the conversation with the older driver. Our study revealed that 57 percent of married drivers prefer to first hear from their spouse about driving concerns. Older drivers who live alone prefer to talk to their doctors, adult children or a close friend. Let's look more closely at each of these groups.

Spouses

According to our survey results, more men than women prefer to hear from a spouse. Spouses have the advantage of observing driving over time and in different situations, as well as years of experience in dealing with sensitive topics and each other's limitations. Not all married couples choose their spouses for this conversation. In our study, fifteen percent of older adults said their spouses were the last people they would choose to hear concerns about their driving. This highlights the importance of understanding individual preferences before initiating conversations about driving.

Doctors

Outside of the family, the opinions of doctors are often valued by older drivers. Many older adults think that physicians can precisely determine their ability to drive safely. And people who have health problems are more likely to listen to the advice of a doctor about driving.

However, not all doctors agree that they are the best source for making decisions about driving. Physicians may not be able to detect driving problems based on office visits and physical examinations alone. They can assess diminished visual, cognitive and motor skills, or refer the driver to an independent occupational therapist who is qualified to conduct a comprehensive driving evaluation. This referral may avoid unnecessary conflict when the doctor, family members, and older driver have differing opinions. Family members should work with doctors and share observations about driving behavior and health issues to help older adults make good driving decisions.

Adult children

Adult children seem to have more influence with parents over 70 than with younger parents in their 50s and 60s, according to our study results. These differences often correlate to health changes and shifts in parent-child relationships later in life. Older drivers also tend to be more open to adult children who live nearby.

Our study found that women are generally more receptive than men to the prospect of hearing from their adult children. Among individuals living alone:

- 28 percent would prefer to hear about unsafe driving from their adult children
- 14 percent ranked their children as the last ones from whom they want to hear about driving.

Other supportive helpers

People other than spouses and adult children may influence driving decisions. Some older adults would be open to hearing from a close friend, a sibling, or an adult child's spouse. Seventeen percent of older drivers in our study who are living alone said they would choose a close friend to initiate the driving conversation. These preferences most likely reflect the quality of their relationships.

Police officers

More than anyone else, the older adults in our study told us they strongly prefer not to hear about driving concerns from police officers. While some older adults may not welcome families talking about their driving, they still find it preferable than hearing from police. However, police intervention may be necessary in situations where an older driver is unsafe and unwilling to curtail driving.





How will the older person react to questions about his or her driving?

Older drivers may express strong emotions when someone talks to them about their driving. Our study found that 26 percent of older adults reported feeling sad or depressed as a result of the conversation. Less than 10 percent reported responding with anger. Even if they agree with the assessment, there will likely be conflicting and negative feelings about the thought of giving up driving.

Negative reactions are often more about the message than the messenger. Older adults understand that giving up driving may mean:

- Fewer trips outside the home.
- Loss of independence and reliance on others.
- Feeling as though they are a burden to others.
- Fewer social opportunities.

Family members also experience strong emotions. They may become angry and frustrated, or feel guilty for depriving their loved one of the freedom of driving. A calm response will ensure a productive discussion and defuse negative emotions about the topic. Do not postpone the conversation because of fear or guilt. Be prepared

to have several conversations to achieve your goal. It is more important to avoid accidents or death than to avoid unpleasant topics.

When is it a good time to begin talking about driving?

Ideally, the first conversations about safety should occur long before driving becomes a problem.

Having candid conversations early establishes a pattern of open dialog and helps reinforce driving safety issues without the strain of asking someone to change their driving behavior. Discussion at this point allows time for the older adult to consider their driving skills and make appropriate modifications. Here are some conversation openers:

“Health and safety first.”

When driving is placed within the larger context of other safety concerns, it may take the personal edge off the conversation.

“Driving isn’t what it used to be.”

Family members of any age can find common ground by talking about road conditions that make driving more stressful. Restricting driving due to faster, heavier traffic or other worsening driving conditions makes sense for everyone, not just someone who may need to compensate for declining abilities.

“Did you hear about the car accident in the news today?”

Use news reports to inform, not scare, older adults. Headline news about accidents that involve older and younger drivers can provide an opportunity to explore your family member’s attitudes about unfit drivers and the question of who is responsible for helping them decide when to relinquish the keys.



“How did Granddad stop driving?”

This opener may provide an opportunity to reveal personal feelings about driving and family intervention.

What circumstances create opportunities for conversations about driving restrictions?

According to our survey, car accidents, near misses, self-regulation of driving, and health changes provide opportunities to talk about driving skills. Many older adults think that family members should talk to them when a potential problem arises. Here are suggestions for starting frank discussions without sensationalizing difficult circumstances:

“I’m glad that you’ve cut down on night driving. I would never want you to drive when you’re not comfortable or feel that it’s too risky.”

When adults modify their driving in small ways without guidance from others, families should praise self-regulation as a positive step and not discourage the driver’s actions. Be supportive and express your willingness to support their transportation needs.

“Have you asked your doctor about the effects of your new medication on your driving?”

Many medications have sedative effects that can prevent a person from processing information quickly. About 66 percent of older adults think that a significant change in their health is a legitimate reason to have a discussion about driving.

“That was a close call yesterday. I worry about your safety on the road.”

Forty-four percent of older adults said that having a serious accident is an opportunity to start a conversation, while about 34 percent said a minor accident or narrowly avoiding an accident should trigger a conversation. In situations where the older driver was not at fault, families might want to discuss diminishing ability to drive defensively. In all cases, these discussions are more productive if they are not held at the accident scene.

“I’m worried about your getting lost.”

Sixty-six percent of older adults say that getting lost while driving could be cause for conversation, according to our survey results. Getting lost in a familiar place may suggest potentially serious cognitive health issues that could affect driving skills. This may also be a good time to get a doctor involved in the discussion.



How do I prepare for serious conversations about limiting or stopping driving?

Do your homework before you ask a family member to significantly restrict or stop driving.

Get the facts. Learn about the warning signs of driving problems, observe your relative's driving, and look for patterns of warning signs of future problems. In focus groups, people reported being more willing to listen to those who had driven with them. See *Warning Signs for Older Drivers* on page 12.

Observe the older driver behind the wheel over time. Has the driver expressed personal concerns about driving safety? Is the older driver limiting where and when he or she drives?

Discuss your concerns with a doctor and determine what information you need to provide, given your relative's medical condition. Some doctors may take an active role in assessing a driver's skills and rendering an opinion; others will refer a concerned patient to a driving specialist for a comprehensive driving evaluation.

Investigate the alternatives for helping an older driver adjust to driving limitations. Consider how to satisfy social and transportation needs

when the older adult curtails or ceases driving. The *Transportation Planning* worksheet on page 13 can help you assess driving alternatives so that the older adult is not left house-bound. The *Transportation Cost* worksheet on page 15 can help you calculate the current amount being spent on transportation. Relatives may need to set aside time each week to meet the transportation needs of an older relative. Consider increasing the frequency of visits, outings, phone calls, and e-mails.

Be Supportive. The transition from driver to passenger is not always easy or smooth. Your support and understanding is necessary before, during and after driving changes are made.

Expect to have several conversations to achieve a balance between safety and independence. Men may require more repeat conversations than women. Don't be dissuaded by initial negative reactions. During each conversation, share your genuine safety concerns and desire to protect the driver's best interests.

How can I encourage an older adult to plan for and use alternative transportation?

Effective conversations encourage future planning and show respect for the older adult's ability to make appropriate decisions. When you observe the older person modifying his or her driving habits, use these opportunities to explore transportation options together to give the older adult time to adjust to them.

“If you don't want to drive at night, we can arrange for someone to pick you up.”

Commend the older driver for being cautious and help arrange transportation.

“Let's take the bus so we don't have to deal with the parking downtown.”

Practice using public transportation together before it becomes a necessity. Remember that public transportation may be difficult or impossible to use for some older adults with physical or cognitive difficulties who must limit their driving. In these cases, families are often the first and only alternative transportation.

“You could save hundreds of dollars if you sold your car.”

Insurance, maintenance, depreciation, and fuel costs make owning and operating a car expensive. Even taxi and ride-sharing services, which provide door-to-door service, can be more economical. Refer to the *Transportation Cost Worksheet* on page 15 to understand the costs of driving alternatives.

“What if something happened and you couldn't drive?”

What would you do?” Ask what-if questions to encourage advance planning.

What if an older driver doesn't realize that their driving is a serious problem?

If driving skills continue to deteriorate after self-imposed restrictions, it is necessary to have follow-up conversations. Additional conversations with family members, doctors or law enforcement officials may be needed. Here are some more direct appeals to help persuade a high-risk driver:

“Even if you were not at fault in a collision, you could be seriously injured or die.”

Regardless of who is at fault, older adults are more likely to be injured or killed because they have less capacity to endure the physical trauma of an accident.¹ Pre-existing medical conditions may complicate recovery or result in death.

“I know you would feel terrible if someone was hurt when you were driving.”

Concern for others is often a stronger motivation than concern for self. In addition to physical harm to others, an accident can pose enormous financial and legal risks. Families should tactfully mention this possibility, but not dramatize the point.

“I'm afraid to let the grandchildren ride with you.”

An older relative may realize the degree of concern when family members will not ride with them. Protecting lives is more important than protecting feelings.

“Let's talk with your doctor about this.”

Blame the poor health, not the driver. Preferably, find out the doctor's opinion before suggesting this step. The doctor might not agree with the family's assessment nor want to assume the role of determining who should drive.

Is there a test that can determine if someone is a safe driver?

There is no single, simple test to determine if someone is a safe driver. However, there are tests for cognition, reflexes, vision, flexibility, and visual attention – all critical skills for driving. A doctor may refer the driver to a qualified occupational therapist for a comprehensive driving evaluation. These tests may last several hours and often include a road test with an evaluator present.

Administered by rehabilitation centers, hospitals, and Veterans Administration Medical Centers, these tests generally average from \$250 to \$600 and are seldom covered by insurance or Medicare. The Veterans Administration may offer free tests for eligible veterans. A comprehensive driving evaluation may seem threatening to an older driver. However, this type of evaluation will take many factors into consideration, and not just determine whether the driver is safe to drive at the time of the evaluation.

A comprehensive driving evaluation is a process by which a trained occupational therapist can also help the driver understand how to drive more safely and whether or not specific equipment is needed to ensure safe driving.

For more information on comprehensive driving evaluations, see *Your Road Ahead: A Guide to Comprehensive Driving Evaluations* (<https://www.thehartford.com/resources/mature-market-excellence/publications-on-aging>).





What if the driver has dementia?

Some people in early stages of dementia may have sufficient driving abilities to continue driving with limitations. They should be given the opportunity to make decisions about driving, if safety is not compromised.

Over time, such individuals will become incapable of accurately assessing their driving skills. Anyone with a diagnosis of Alzheimer's disease, or any other form of progressive dementia, will eventually lose the skills necessary for safe driving. In these cases, families and doctors must collaborate to protect the individual and may need to take immediate unilateral action.

Families of people with dementia may not realize that getting lost in familiar places is a serious warning sign. People who are confused and forgetful may also lack the ability to respond appropriately to ever-changing road conditions.

Families should be vigilant about observing driving behavior. Firsthand knowledge of driving behavior will help families know if and when they need to intervene. For more information on this topic, see *At the Crossroads: Family Conversations*

about Alzheimer's Disease, Dementia and Driving (<https://www.thehartford.com/resources/mature-market-excellence/publications-on-aging>).

What if a high-risk driver refuses to stop driving?

Some older drivers will not respond to constructive conversation. You may have to consider disabling the car, filing down the keys, or taking away the car. Some older drivers, however, find ways to work around these actions, such as calling a mechanic and having a disabled car repaired. Strategies, such as not renewing a driver's license, or canceling registration or insurance, alone may be ineffective. Remember, drivers may continue to drive without a driver's license, car registration or insurance coverage.

If you have not yet done so, consider speaking with the older driver's doctor or schedule a comprehensive driving evaluation. Call your state's driver licensing agency or consult the Insurance Institute for Highway Safety website (www.hwysafety.org) to learn about testing in your state.

Start the conversations today

Limiting or giving up driving is a difficult decision for older adults. Families can help individuals make these difficult decisions by having periodic, frank discussions about driving safety and health.

Ideally, the transition from driver to passenger will happen gradually over time, allowing all family members to adjust to new circumstances. Successful family conversations begin with good preparation and caring communication.

With sensitivity toward the feelings of older drivers, families can help the older driver make safe driving decisions and ensure peace of mind for the entire family.

Warning signs for older drivers

The driving behaviors listed below could cause safety problems. They are ranked from minor to serious. Many of the less serious issues may be overcome with changes in driving behavior or physical fitness, while the more serious behaviors may require your immediate action. Since driving ability seldom changes drastically in a short time, you should be able to track changes over time to get a clear picture of overall driving ability.

Here's how to use this list.

- Observe driving over time, keeping notes to help you understand **changes** in driving ability.
- Look for a **pattern** of warning signs and for an increase in the frequency of occurrence.

Driving Behavior Warning Signs - When Noticed, How Often	
1. Decrease in confidence while driving	16. Uses a "copilot"
2. Difficulty turning to see when backing up	17. Bad judgment on making left hand turns
3. Riding the brake	18. Near misses
4. Easily distracted while driving	19. Delayed response to unexpected situations
5. Other drivers often honk horns	20. Moving into wrong lane
6. Incorrect signaling	21. Difficulty maintaining lane position
7. Difficulty parking within a defined space	22. Confusion at exits
8. Hitting curbs	23. Ticketed moving violations or warnings
9. Scrapes or dents on the car, mailbox or garage	24. Getting lost in familiar places
10. Increased agitation or irritation when driving	25. Car accident
11. Failure to notice important activity on the side of the road	26. Failure to stop at stop sign or red light
12. Failure to notice traffic signs	27. Confusing the gas and brake pedals*
13. Trouble navigating turns	28. Stopping in traffic for no apparent reason*
14. Driving at inappropriate speeds	29. Other signs: _____
15. Not anticipating potential dangerous situations	_____

*Stop driving immediately

Transportation planning worksheet

Prior to talking to an older driver about limiting or stopping driving, thought should be given to ways the driver can remain engaged in life's activities. No single method of transportation is likely to meet all needs. This worksheet is designed to help you identify available transportation alternatives in your area.

Family/friends

Family and friends are the top alternative to driving for older adults. This mode of transportation may seem more familiar, comfortable and social to many older adults. That said, there may be conflicting feelings of burdening or inconveniencing others. Some older adults may want to do something in exchange for the ride.

Questions to ask

1. Are people available to provide rides at the times required?
2. To what extent are family or friends able or willing to provide rides?
3. Do people provide the rides willingly or do they resent having to adjust their schedules?
4. Is there something the older adult can "trade" for a ride (making dinner, taking the driver to lunch, paying for gas)?

Notes:

Local programs that offer rides

These are locally developed programs, often sponsored by faith-based or non-profit organizations, which provide rides for older adults. They may charge nominal fees or accept donations and often operate with the help of volunteer drivers.

Questions to ask

1. What programs are available in my area?
2. Is there a cost?
3. What hours and days of the week does the service run?
4. What are the routes or areas of service?
5. Are there limits to the number of rides in a given time period?
6. Is there any assistance available to people with physical or other health constraints?
7. Is there assistance for people with bags, etc.?
8. Is pre-registration with the service required?
9. Are wheelchair lifts available?

Notes:

Demand-responsive services or paratransit

Often referred to as the Dial-a-Ride or Elderly and Disabled Transportation Service, these programs are almost always subsidized by government funds and provide door-to-door service and offer rides by appointment. Fees or donations are common. Many use vans and offer accessible services for riders with special needs.

Questions to ask

1. Is there a minimum age or other physical or cognitive criteria for using the service?
2. How much does it cost?
3. Can an account be set up in advance with the service?
4. How far in advance do reservations need to be made?

Transportation planning worksheet

Private program services

Services such as adult day centers, housing programs, stores, malls, or other businesses may offer transportation for program participants or customers.

Questions to ask

1. What ride destinations are provided?
2. Is there a cost?
3. What hours does the service run?
4. What are the routes?
5. Is there any assistance available to people with physical or other health constraints?
6. Is there assistance for people with bags, etc.?
7. Is pre-registration with the service required?
8. Are wheelchair lifts available?

Notes:

Taxi/ride-sharing services/ private car services

These private services offer flexible scheduling and charge a fee. Many older adults may perceive these services as “expensive” or “a luxury” but they can cost much less than owning and maintaining a car. Some taxi/car services may be willing to set up accounts that allow other family members to pay for services.

Questions to ask

1. How much does it cost?
2. How is the cost calculated?
3. How long in advance should I call for a ride?
4. Do you offer any guarantee on response time?
5. Are there geographic limits to where you provide service?

6. Can an account be set up in advance with the service?
7. How are tips handled with an account system?
8. Will drivers provide assistance with bags, packages, etc.?
9. Can the service accommodate wheelchairs?

Notes:

Mass transit

Public transportation, where available, can be an affordable option for some older adults.

Questions to ask

1. How much does it cost?
2. Are there discounts for older/disabled people?
3. Can an account be set up in advance with the service? Or are there monthly passes?
4. What hours does the service run?
5. What geographic area does the service cover?
6. Will drivers provide assistance with bags, packages, etc.?
7. Can companions accompany the person on the service?
8. Are wheelchair lifts available?
9. Does the older adult have cognitive or physical limitations that prevent him or her from using this mode of transportation?

Notes:

Transportation cost worksheet

Owning and operating a vehicle can be more expensive than you think. By writing down your actual expenses, you can get an idea of how much money could be available for alternative transportation if you were to stop driving.

To determine the annual expense to own and operate a car, list all the related expenses below. Don't forget to multiply by 12 for monthly expenses, or by 52 for weekly expenses. For less frequent expenses, such as tires, estimate the cost and divide by the number of years between expenses. Once you have the annual expense for owning and operating the vehicle, you can get a better idea of how much you are already spending on transportation.

Vehicle cost per year	Annual cost
Car/lease payment	
Regular operating expenses	
Gas:	
Washer Fluid:	
Parking:	
Tolls:	
Other:	
Regular maintenance	
Oil Changes:	
Minor Tune-Ups:	
Wiper Blades:	
Lights:	
Car Wash/Wax:	
Other:	
Long-term maintenance <i>(Estimate the cost and divide by the number of years between the expenses)</i>	
Tires:	
Brakes:	
Major Tune-Ups:	
Repair/Replace Parts:	
Other:	
Insurance - annual cost	
Motor club/roadside assistance	
Registration/license plate fees	
License fees	
Vehicle inspection/emissions fees	
Total cost per year	\$

Resources

MIT AgeLab

agelab.mit.edu

AARP Driver Safety

www.aarp.org/safedriving

American Occupational Therapy Association

www.aota.org/olderdriver

Association for Driver Rehabilitation Specialists

www.aded.net

Eldercare Locator

eldercare.acl.gov

Insurance Institute for Highway Safety

www.iihs.org

National Highway Traffic Safety Administration

www.nhtsa.gov

National Safety Council

www.nsc.org

Survey Data Collection

The original guidebook was developed from and based on a survey of 3,824 home-dwelling adults ages 50 and older conducted in spring 2002. The research statistics presented on pages 5-9 reflect updated data from a survey we conducted in 2016. In March 2016 a survey was fielded by Zeldis on behalf of The Hartford. The survey was conducted online with drivers over the age of 50 across the United States. A total of 2,015 surveys were completed. The data were weighted to match U.S. Census current population survey benchmarks.

This guide is intended as general information for readers seeking ways to initiate productive conversations with older adults about driving safely. It is not intended to be an exhaustive source or to relate to any particular person or driving situation. Readers are advised to consult the necessary professionals to assist them in analyzing their unique situation and to refer to the sources identified in the section entitled “Resources” for additional information. All information and representations herein are as of July 2025.

The Hartford’s Gerontology Team

The Hartford’s team of gerontologists create innovative business solutions for the mature market. They are uniquely positioned to apply knowledge of aging to develop one-of-a-kind products and services for The Hartford’s customers, and specialized training for The Hartford’s employees. They conduct original research in partnership with academic institutions and produce public education programs on safety, mobility and independence. The Hartford has had this in-house expertise since 1984, guiding The Hartford to unparalleled success in understanding and serving the mature market.

The Hartford/MIT AgeLab Relationship

The Hartford became a founding sponsor of the MIT AgeLab in 1999. The Hartford’s team of gerontologists and the MIT AgeLab were committed to producing original research that can influence the quality of life of older adults and their families. Through publications, professional meetings and public education, The Hartford/MIT AgeLab partnership successfully reached millions of people in the United States and around the globe with high quality, meaningful information to guide important decisions about safety, mobility and independence.