



Planning for Driving Retirement: *Context and Considerations*

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In American culture, the age at which one may legally drive a car is a milestone. The private automobile, for a variety of reasons, has become a potent symbol of adulthood, independence, and relative success. For many, entire lifestyles—including where one resides, works and socializes are predicated on the capacity to drive. And while as a society, we look forward to receiving a driver's license in our youth, often we fail to consider the inevitable moment later in life when driving will no longer be an option.

The scope of the issue is magnified given that American society is on the cusp of a major demographic shift. By 2030, the number of people who are 65 and older in the United States will double. More than 70 million Americans, 20 percent of the total population, will be consid-

ered an older adult. Notably, the fastest growing segment within the older adult population is the 85-and-over age group, which is expected to grow by 100 percent during the same period. Further compounding the issue, the pool of caregivers (often the key transportation provider) has been decreasing for the last three decades, as children live further away from parents, parents have fewer children, and the home health care field suffers from a shortage of professional caregivers.

These facts, coupled with the reality that life expectancy will exceed driving expectancy by an average of 7 to 10 years, make it imperative for public, private, and community-based organizations to plan for and provide a strong continuum of health, human, and social services in order to meet the needs of this sizeable and growing



senior population. In many respects, success in meeting these needs depends on bringing transportation issues to the forefront of this effort. This article explores some of the basic concepts in the field of transportation for older adults, such as driving cessation, variances in the needs of seniors who live in suburban and urban environments, and specific considerations in terms of offering “senior friendly” transportation services.

The Need for Affordable Transportation as Seniors’ Economic Insecurity Grows

A growing number of older adults are low income or face new economic insecurities after retirement, which directly impacts their transportation needs and choices. While just under 10 percent of adults aged 65 and older live below the federal poverty line, many more live only slightly above it, with 23 million American seniors living on incomes of less than \$28,000 per year.¹ Social Security benefits compose a large part of older adults’ financial resources, with 92 percent of all adults aged 65 and older claiming Social Security income. Only 34 percent of older adults still have annual earnings from active employment, and fewer than half have retirement income set aside. This leaves a significant number of older adults heavily reliant on Social Security to cover much of the cost of their daily needs. For those seniors who are low-income, however, the median Social Security benefit is just \$6,400 per year.² The American Association of Retired Persons (AARP) projects that for the baby boomer generation, this Social Security benefit could constitute 60 percent of lower income older adults’ financial resources.³

Economic insecurity among older adults is also on the rise. The Institute on Assets and Social Policy (IASP) conducted a study using their Senior Financial Stability Index, which assesses the ability of seniors to manage essential costs with available resources, and found that fully 36 percent of older adults in 2008 were facing economic insecurity, compared to 27 percent in 2004.⁴ Older female adults and African American and Latino seniors are even more vulnerable to financial instability, with 47, 52, and 56 percent of older adults in these groups, respectively, designated as economically insecure in IASP’s report.⁵

These trends toward increased economic instability among older adults make the need for affordable transportation alternatives even more pressing. Even among older adults who are still able to safely drive their own cars, the expense of owning and maintaining a car may become more than they can afford. AAA estimates that the annual cost of owning and operating a car averages at \$9,122. For lower-income seniors who must live on roughly \$15,000 per year, this cost would amount to nearly two-thirds of their income.⁶ With over 30 percent of older adults—both homeowners and renters—spending more than 30 percent

of their income on housing costs, the combined expense of housing and transportation could place lower-income seniors in an extremely precarious financial situation.⁷ Affordable transportation alternatives therefore play an important role in lowering the overall cost of living for older adults, particularly those with ever more limited incomes.

Driving Cessation

There is also an important emotional health component to consider when older adults transition from independent driving to reliance on other forms of transportation. For adults who have enjoyed a lifetime of independence behind the wheel of their own car, transitioning to life as a passenger can be a traumatic experience. According to one older adult, losing her license was analogous to losing a loved one. "When I lost my license... that loss built on previous losses...my spouse, and dear friends. The grief felt like a little death, but I didn't think others would understand. After all, a driver's license is not the same as losing someone you love, but the sense of loss was similar for me."⁸

This description and many similar accounts from other older adults who have ceased driving indicate the psychological adjustments at play, and illustrate how driving and reliance on the automobile have shaped lives. Such accounts make clear the profound link between transportation and very notion of freedom. The loss of one's driver's license translates to a fundamental loss of control and the downgrading of one's own decision-making, whether it is when to go, the route to take to get there, or whether one can decide to take an extra moment to visit a friend or venture somewhere new. Data confirms that this change in status translates to reduced travel in very specific ways. Compared with older adults who drive, older non-drivers make 15% fewer trips to the doctor, 59% fewer shopping and restaurant trips, and 65% fewer social, family, and religious trips.⁹ For many older adults, driving cessation means a narrowing of their world -- a potentially dangerous shift that can introduce a host of negative implications.

Driving cessation is a transition in life that is rarely planned for, and therefore presents a difficult situation to navigate. Katherine Freund, the president and executive director of Independent Transportation Network located in Westbrook, Maine notes, "Anyone who has attempted to discuss driving cessation knows how painful, awkward...tearful, and sometimes ugly the experience can be...That is because a discussion about driving is almost always a direct threat to fundamental mobility and therefore to being alive."¹⁰ Freund has also likened the difference between the private automobile and public transportation to that of one's own backyard and a public park. "Just as we need private and public landscapes, so we need private and public transportation systems," adding that, in

terms of the apparent decreases in mobility and independence, the end of driving, for older people, is analogous to the loss of this personal space. This point is further underscored by an American Public Transportation Association statistic that indicates four out of five older adults aged 65 and older worry that they will be stranded and unable to get around when they can no longer drive.¹¹

In order to ease the transition to non-driving status, we must begin to plan for this inevitability. Just as financial planning for retirement is a necessity as we age, so too must be cultivating an understanding of the driving alternatives that exist in our communities and how they may be utilized to ensure continuity in lifestyle.

As transportation is a key functional bridge that brings people together with the programs and services they need, and the means by which they are able to fulfill obligations and engage in the social and cultural activities they enjoy, seniors -- especially the frail elderly and older adults who are no longer able to drive a car -- are at risk of becoming isolated. Isolation contributes to a host of other negative outcomes among older adults, from depression, decline in mental and physical health, and a diminished sense of well-being. The current generation of older adults has typically lived in suburban areas where services are spread out over a larger area and public transportation is less available, making them more dependent on the automobile for the satisfaction of daily transportation needs. The discussion of transportation for suburban seniors, therefore, must place the concept of personal independence at its very core and focus on the transportation alternatives most similar to the private automobile.

For urban seniors, there are more choices. City-dwelling seniors are more apt to use traditional fixed-route public transportation because they are more familiar with it, even if it has not been their primary means of transportation. Also, public transportation in a city is often more robust and reliable given the higher rates of use by urban dwellers, and services and programs are easier to access via transit in cities, as they tend to be clustered together in dense urban environments. It should be noted that while older adults in urban environments are more likely to use public transportation, the rates of use are still relatively low among this demographic. Barriers to public transportation use are discussed in the following sections.

Home Is Where the Heart Is

Where we age has much to do with how we age and which transportation options are needed to ensure both safety and quality of life. Aging in place—remaining in one's own home environment—continues to be the leading preference of older adults. The disposition to remain living in the community speaks to a fundamental human inclination to live in older age just as we have

Transportation is a matter of health and financial stability, and also a key factor in allowing older adults to age with dignity

lived during the earlier stages of life—intermingled with all generations, and in the familiar comfort of an established home that we have worked in some way to create, secure and maintain for ourselves and/or our family.

The field of aging recognizes that for reasons related to personal preference and the cost of service delivery, enabling seniors to age in place for as long as possible is preferable to moving seniors to an institutionalized care setting. However, seniors' ability to age in place depends on the availability of supportive services, and thus, on the availability of senior-friendly transportation services.

Senior housing is a complex issue that requires its own focused discussion. Yet, from a community development and investment perspective, it is important to acknowledge that many seniors place a high value on single-family residences, and to consider how this affect the provision of high-quality driving alternatives for the growing population of older adults.

Planning Considerations & Barriers

There are many alternative modes of transportation that may fit seniors' lifestyles, needs, and preferences; however, seniors may hesitate to use them for several key reasons. For example, ridesharing—a seemingly simple solution can elicit feelings of dependence and spark concerns about imposing on others, especially for “non-essential” trips, such as social events.

With traditional fixed-route public transportation, there are both real and perceived barriers including limited destinations, difficulty boarding and disembarking, and concerns for personal safety. Public para-transit systems are required as part of the Americans with Disabilities Act to complement traditional, fixed route public transportation options. While these programs are important lifelines for many non-drivers, advance scheduling requirements (anywhere from 24-72 hours), long wait and lengthy ride times can be frustrating and impractical. Conversely, taxis are demand-responsive, meaning that they can be called on short notice, and offer a degree of privacy to the individual rider; however, cost may be prohibitive for seniors on fixed incomes, and drivers often lack the necessary sensitivity to appropriately attend to the needs of an older passenger, particularly those who are frail or require a helping hand to get to and from the vehicle.

Any successful approach to the issue must take into account these barriers, and consider that seniors are often reluctant to give up their cars and, in many cases, the same health and mobility problems that force seniors to stop driving often make it difficult for them to access other forms of transportation.¹² In general, seniors feel that alternative modes of transportation do not meet their needs because of inconvenience, time constraints, poor maintenance of trains and buses, fear for personal security, and, perhaps, a sense that they deserve better.

What makes transportation senior friendly?

Beyond specific transportation modes, it is also useful to identify the qualities that make transportation alternatives appropriate and successful in serving seniors. Dr. Helen Kerschner of the Beverly Foundation has offered a framework for transportation service providers to use when developing or marketing services to an older adult demographic. It lays out the “Five A’s” of Senior Friendly Transportation:¹³

- 1) **Availability:** Transportation options must be available when needed, including evenings and weekends.
- 2) **Accessibility:** Services must be accessible and safe (e.g. bus stop is reachable by foot, stairs can be negotiated, bus seats high enough to move from seated to standing to position).
- 3) **Acceptability:** Conditions such as cleanliness, user-friendliness, and safety are essential. For example, ensuring that bus stops are located in safe areas, vehicles are clean and well-maintained, and that transit operators are attentive, courteous and helpful.
- 4) **Affordability:** Fares must be affordable; either comparable or less than driving a car.
- 5) **Adaptability:** Ensure that transportation can be modified or adjusted to meet special needs. Wheelchairs and other mobility aides must be accommodated while on board and easily accessed for disembarking.

Kerschner also notes that communities can act in two ways to meet the transportation needs of seniors: adapting or modifying existing transit options, or creating new options. Basic modifications include purchasing “kneeling” buses, developing flexible routes and pick-up and drop-off locations, creating linkages with volunteer groups to provide additional assistance for senior passengers, increasing driver sensitivity training, and promoting the need for both quality and quantity of life transit services. Many community groups and facilities want to keep seniors active in the community and offer their own transportation options for seniors. As Kerschner remarks, “There are countless illustrations of new options . . . in communities throughout the country. Hospitals often organize transpor-

tation services for helping seniors access health services . . . Churches initiate transportation programs to help seniors get to religious services . . . Shopping centers and grocery stores create transportation services to help enable seniors to participate in the economy”¹⁴.

No One Size Fits All Approach

No single solution will address all seniors’ mobility needs. A combination of public transit, para-transit, private vans, taxi options, and volunteer programs—together with appropriate marketing, consultation, education and referral services—together can address a community’s diverse needs.

Senior transportation is a complex, cross-agency, and region-wide need, with successful strategies requiring multiple program models and funding sources. Private funders, including foundations and faith-based organizations, have played a leadership role in developing strategies, building partnerships, and allocating resources to this issue. Beyond funding, high priority community investments should include:

Help Older Drivers to Drive Longer: Develop programs or increase referrals to existing community programs that provide driving refresher courses and introduce seniors to new strategies and technologies that enable them to retain their driver’s license when possible.

Plan for Driving Cessation: Begin the conversation about driving cessation while older adults are still driving, or before limited mobility becomes the norm. This is and always will be a difficult topic to broach, but the act of planning for “driving retirement” must become part of the standard dialogue about the aging process. This will help combat isolation before it begins.

Raise Awareness: Raising the visibility of senior transportation as a community-wide issue is vital for the current population of non-driving older adults, and future generations as well. By elevating the issue and incorporating senior transit needs from the outset can make all the difference.

Offer Travel Counseling and Information & Referral Services: Offering a single entry portal to driving alternatives is critical to creating a transportation safety net.

Coordination and development of services: Local government and other stakeholders in the field must convene around this issue to address short-term needs, as well as long-term community strategies for the growing population of older adults.

Seed new volunteer driver programs: Community and faith-based organizations are natural channels through

which to develop volunteer driver programs, given that people are traveling to common destinations.

Expand successful programs: Public and private funders must invest in the expansion of successful programs with strong outcomes to ensure that high quality programs remain active and have the capacity to meet growing demand in the future.

Leverage public funding opportunities and other resources: Educating and working with public and non-profit agencies to access public funding opportunities (e.g., Section 5310 program provides significant matching funds for purchasing vehicles to transport seniors and other with special transit needs).

Conclusion

Provision of senior-friendly affordable transportation services is a significant unmet need now, and is projected to grow exponentially in the coming decades as the population ages. As we seek to understand and address this communal need, it is essential to create a framework that treats transportation as both a matter of health, financial stability, and survival, enabling individuals to access core activities such as medical appointments and grocery shopping, and also as a key factor in allowing older adults to age with dignity, maintain their quality of life, and continue to be active and engaged with the community.

As the public, private and nonprofit sectors work to plan for the needs of an exponentially larger senior population, transportation must be considered alongside other program goals. It is promising that awareness of the issue is growing, both in the aging field and broader social and nonprofit sector. As recently as July 2013, the United States of Aging, a joint project of the National Council on the Aging, United Healthcare and USA Today, released results of a survey distributed to 4,000 U.S. adults to explore their perspectives on aging and the needs of the growing senior population. Among the key findings of the survey, transportation was identified as one of five essential areas that communities need to address. In a related article, Sandy Atkins of San Francisco’s Partners in Care powerfully summarized the issue: “Every survey ever done of older adults shows that transportation is a problem. It’s the No. 1 unmet need. Seniors need reliable, affordable transportation that does not require long waits.”¹⁵

Transportation is and always will be a critical need for all communities and people of all ages. While the needs of older adults may be somewhat specialized, they are in keeping with the standards of high quality, affordable transportation in the most basic sense, and therefore beneficial to all. **CI**