

Safe Driving for a Lifetime

YOU AND YOUR CAR

A Guide to Driving Wellness



THE
HARTFORD

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Preface

The Hartford wants to keep drivers safely on the road for a lifetime!

If that sounds contrary to what you typically hear about older drivers, then keep reading. For more than 25 years, The Hartford has advocated for drivers who have the ability to do so to keep driving safely – even for a lifetime!

Why? Because we want to participate in enhancing the quality of life for all of us as we age – and driving is important to that quality of life that most of us cherish.

Driving means freedom and independence, the ability to go where you want, stay as long as you want – to be spontaneous, social and vital. Throughout life, different events – such as retirement, caregiving or widowhood – may change the nature of where and when you drive. As these changes occur in your driving patterns, you have the opportunity to think about your driving skills, your driving choices and your car's safety.

If there comes a time when it is no longer safe for you to drive, then of course you should stop. But some of us may quit before we need to – potentially robbing ourselves of many years of independence and control – for no good reason.

If you maintain your physical health, drive a safe car and adjust your driving to compensate for medical or aging-related challenges, you'll likely be able to keep driving years longer than you might have expected.

If driving is important to you, don't leave your future to chance.

Advocating for continued driving for qualified older adults is not an irresponsible position. There are ways to determine just how good a driver you are today – and there are ways to determine if the time comes when you really need to stop driving, or if you could continue to drive with some modifications. If you have any doubt, we strongly recommend that you have your driving professionally evaluated, and we'll tell you how to do that in this guidebook.

“For boomers who grew up in the suburbs and have been driving since they were 16, personal vehicles are not just a necessity but a way of life.”

– Jodi Olshevski, Gerontologist
and Assistant Vice President
The Hartford Advance 50 Team

Original Research

For over a quarter century, we at The Hartford have conducted original research on driver safety to learn all we can about older drivers. We have undertaken this research together with a series of outstanding partners noted for particular expertise in various aspects of driving safety. Together with our partners we have uncovered and shared a great deal of information that has helped older Americans drive longer

and more safely.

Our research is truly unique, as we have talked directly *with* older drivers and not just *about* older drivers. This first-hand knowledge gives us, and you, great insight into driving as we age.

The Hartford Advance 50 Team

The research and the public education campaigns based on that research are directed and

conducted by The Hartford Advance 50 Team, our own gerontologists who are all highly credentialed and have advanced degrees in aging-related fields.

The Hartford Advance 50 Team's driver-safety work has focused on how to help people continue to drive comfortably and safely for a lifetime. Our research and education programs have reached millions of people around the world, and have helped to change the way many Americans look at the reality of who can drive safely.

This guidebook, *You and Your Car: A Guide to Driving Wellness*, presents an overview of what we have learned and is aimed at drivers of all ages to help them:

- Recognize and respond to normal aging-related changes as they occur
- Make gradual adjustments to their driving behavior so that they can stay safe on the road

You Can Control Much of Your Driving Future

Together with our partners in driving safety, The Hartford is committed to demonstrating that, in large part, *it is up to you* how safely and how long you can drive. You, more than any other individual or circumstance, determine how safe you will be. You are primarily responsible for three distinct aspects of your driving safety:

- Your physical readiness to drive
- Your choices about your car's safety and maintaining it for its lifetime
- Your decisions about how and where you drive

Changing the Conversation

There has been much public attention around the question: "**At what age should an older driver stop driving?**" This question often leads to an inaccurate and unproductive conversation.

It's time to change the conversation.

The Hartford focuses on the question:

"How can older adults continue to drive safely for as long as possible?"

Our message is clear. You can control much of your driving future. **Safe driving is about your driving ability – not your age!**



Three Myths about Aging and Driving

Myth 1:

All older drivers are bad drivers.

The Truth:

As a group, older drivers are relatively safe drivers.

With greater maturity, experience and good judgment, older drivers are most often safe drivers. While they do have more accidents per mile driven, especially after age 75, older drivers have fewer accidents overall – testimony to the decision by many to limit their own driving.

It is true that older adults (including passengers and pedestrians) are more likely to be seriously injured or killed in accidents – but this is mainly because aging bodies are more vulnerable. An accident that a 30-year-old might walk away from with only minor injuries could result in death for an 80-year-old.

While we should all be concerned about the frequency of crash fatalities of older drivers, this should not be mistaken as proof that older drivers are dangerous. In fact, older drivers are more dangerous to themselves than to others.

This increased danger underscores how important it is for older adults to drive more carefully and cautiously; your stakes are higher – you have much more to lose if you're in an accident.

Myth 2:

At a certain age, everyone will have to stop driving.

The Truth:

Age does not determine whether a person will have to stop driving. Safe driving is about health and ability – not age.

Two people who are the same age can have very different skills and abilities to drive safely. For example, the differences in skills between two 75-year-old drivers can be great – and much of that difference can be attributed to differences in fitness and health.

Few members of past generations, who had shorter lives and experienced greater health problems, even considered the possibility that they might be able to keep driving well into old age. Today, as we live longer and healthier lives, we want to stay mobile and involved – and continuing to drive becomes important to our ability to do that.

Studying the potential and the limitations of older drivers is relatively new in our society. As this science evolves, we are learning more and more about ways to keep drivers safe. For example, we now know that many people who have stopped driving (often after a health event) may be able to regain their ability to drive safely. This guidebook covers these topics and points you to sources of additional information on each.



Myth 3:

When older drivers have difficulties with driving, they don't want families involved.

The Truth:

If someone needs to talk to them about their driving, many older drivers would prefer to hear from a spouse or children.

If a spouse or other family member feels that an older driver is no longer safe, it's time for a conversation. Limiting or stopping driving can be a very emotional topic for all involved.

In research conducted by The Hartford and the MIT AgeLab, older drivers expressed their preference for who should speak with them about their driving, if it becomes necessary. We found that:

- Married couples prefer to hear from a spouse or adult children. Outside the family, doctors are their top preference.
- Single older adults prefer to hear from doctors, closely followed by adult children.
- Most older adults put law-enforcement officials and other authorities low on the list.

For the conversation to be successful, it is also important that it be factual and well-planned. To help families have conversations that are both sensitive and successful, we developed a guidebook based on our research, ***We Need to Talk: Family Conversations with Older Drivers***. (See page 30 for information on how to order a copy.)

You

“Safe driving is your responsibility. Each of us must make a personal commitment to do what it takes to maintain safe driving skills. The healthier we are, the more physically fit, the more we understand how our health conditions affect driving, the longer we will be able to drive safely.”

– Joe Coughlin, PhD, Director, MIT AgeLab

Your Health

Aging produces natural changes – in general fitness, strength, flexibility and vision – which may make an impact on your ability to drive safely.

The difference between a safe driver and one who should no longer be behind the wheel is often the difference between:

- One who recognizes aging-related changes and takes steps to compensate for them, and
- One who simply ignores or denies diminished abilities and continues to drive as if nothing has changed over the decades

For the *very young* driver, it is *behavior* that generally has the greatest effect on driving safety. Speeding and lack of attention (especially with friends on board), coupled with inexperience, can have a devastating effect.

For the *older* driver, it is *good health, fitness and making smart choices* that is critical to being able to drive safely. For many, health can affect driving just as much as the dangerous combination of inexperience and unsafe behavior can affect driving for younger drivers.

Not that we all grow out of our tendency toward bad behavior when we leave our teens or twenties. Some of us don't let go that easily! Consider any risky behaviors you may have – such as drinking before you drive or letting another driver's reckless behavior (cutting ahead of you or riding your bumper) lure you into playing his game. Use your maturity, experience and common sense to your advantage – and stay safe!

What aspects of health most directly affect our ability to drive safely?

- With *physical health*, some of the most critical factors are:
 - Vision
 - Strength
 - Flexibility
 - Agility
 - Medications you are taking
- With *cognitive health*, critical factors are:
 - Memory
 - Judgment
 - Quick thinking

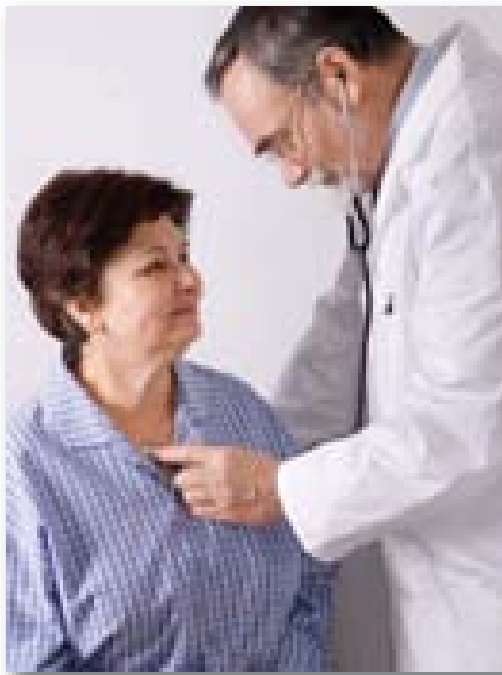
- Reaction time
- Reasoning, particularly the ability to recognize deterioration in driving skills and the willingness to make realistic and appropriate changes to compensate

Four Steps to Improve Your Physical and Cognitive Health to Drive

1. Get a thorough physical and follow your doctor’s recommendations.

Your overall physical condition is important to your ability to drive safely, and some conditions can have a significant impact on driving. For example:

- Arthritis restricts your movement and flexibility.
- Diabetes can cause a lack of alertness, vision problems and numbness in the feet – all of which could hinder your ability to drive defensively.
- Chronic pain can make it difficult to move quickly and effectively – a critical ability for a safe driver.



2. Consider your medications and any side effects that may relate to safe driving.

Rely on your pharmacist to help you understand the complexity of your medications, any side effects they might have, and the potential risks for driving. Be aware that:

- **Any new medications may need a break-in period while your body adjusts to the new drug**, so be cautious about driving – or even take a temporary

break in driving. And, if you are being treated with chemotherapy, recognize that “chemo fog” can slow your thinking and reaction time.

- **Some medications can produce drowsiness or slowed reaction time** – such as antidepressants, anti-anxiety drugs, some common heart medications, and even cold and allergy medications.
- **There may be potential side effects from all of the medications you take.**

Be especially aware of medications that contain warnings about drowsiness, dizziness, blurry vision or problems with staying alert.

- **The drug interaction or the cumulative effect of taking *several different* medications can impair driving skills significantly** – even if you could drive perfectly safely after taking *any one* of those medications. So, be warned if you take multiple medications, including prescription

medications, over-the-counter medication and herbal supplements.

You may benefit from talking with your physician and/or pharmacist to explore whether changing certain medications or dosages could lead to an improvement in your ability to drive safely.

3. Have a thorough eye examination.

As we age, we experience changes in our vision. Since the ability to see well is so important to driving, it’s critical to maintain good vision and to make driving adjustments to compensate for any problems as they develop.

Changes that could have a serious effect on your driving go way beyond near-sightedness and far-sightedness and include:

- Decreased depth perception or peripheral vision
- Problems with contrast sensitivity or glare

As consequences of the normal aging process, these changes generally begin when we are in our 20s and 30s and become more noticeable as the years go on. Even a 35-year-old may notice increased difficulty when driving on a rainy night, already experiencing changes in contrast sensitivity and reduced ability to tolerate glare.

Regular checkups with your vision care specialist can help you be more confident about the accuracy of your vision. And don't hesitate to get new glasses if they're needed.

4. **Exercise regularly to improve your strength and agility.**

Strength makes a big difference in your ability to respond in a crisis, and agility enables you to turn your head and look behind you before changing lanes – a critical skill!

Older drivers are especially at risk for accidents when changing lanes or merging into traffic. Stretching exercises and yoga are excellent for improving strength and flexibility – and provide many benefits for just about anything you want to do in life.

And don't forget about your cognitive health and the importance of keeping your brain fit and sharp. Emerging science around brain fitness tells us that we need to exercise our brains, not just our bodies!

If You Have Been Diagnosed with Alzheimer's Disease or Dementia

Safe driving for a lifetime is largely about you, because you have great control over your own ability to continue to drive safely. However, if you have been diagnosed with Alzheimer's disease or dementia and you are driving, a plan should be made in the near term to transition you from driver to passenger.

It is important that family caregivers discuss driving with their loved one soon after the diagnosis. In the very early stage of dementia, some drivers may continue to drive safely for a short time. However, dementia will soon rob the driver of skills necessary for safe driving, and the person will not be able to effectively self-limit driving or know when driving should stop. Family caregivers can help by becoming informed about the warning signs of unsafe driving, observing the driving of the person with dementia and being supportive by providing transportation.

Balancing the need for independence and safety isn't easy, and such decisions can significantly impact family members and caregivers. To provide some help in dealing with the driving issue, The Hartford created the guidebook *At the Crossroads: Family Conversations about Alzheimer's Disease, Dementia and Driving*. (See page 30 for ordering information.)

“Driving cessation can be one of the most difficult issues a family faces when a loved one has Alzheimer's disease or another type of dementia. Maintaining personal independence must be balanced with attention to personal and public safety. Although many people at the early stage of Alzheimer's can drive safely, eventually every patient will be unable to drive.”

– Dr. Robert A. Stern, Associate Professor of Neurology
Co-Director, Alzheimer's Disease
Clinical and Research Program
Boston University School of Medicine

Your Driving Skills

Smart drivers know there is always room for improvement, and they constantly look for ways to enhance their skills. They are the ones who will opt to participate in a driving skills self-assessment, take a defensive driving class, sign up for a comprehensive driving evaluation, and look for ways to improve brain fitness. They understand the importance of staying sharp and will make that a priority, even with multiple demands on their time.

Self-Assessment Tools

You may want to start checking your driving skills by completing a self-assessment; you can find a variety of these on the Internet.

Think of participating in these self-assessments the same way you think about using a basic medical screening device, like the kind used to check blood pressure. You'll get some general information that could tell you whether you need to look into the matter more deeply. As with the blood pressure device, a self-assessment tool won't give you a diagnosis or a final word – but it could provide valuable information that might prompt you to seek more information.

Defensive Driving Classes

The first defensive driving class for the mature driver was offered in 1979 by AARP. Since then, millions of adults across America have benefited from defensive driving classes, and it's possible that you've taken such a class at some time in your life. If you did, chances are you learned

some valuable safe-driving tips. But if it's been a while since you took a class, some of the knowledge gained may have slipped your mind. Now may be the perfect time to sign up for a refresher – while you are considering how you can prepare to drive for a lifetime.

A variety of defensive driving classes are available for the mature driver. These classes generally:

- Cover age-related changes that can affect driving, such as changes to vision, strength and reflexes
- Provide valuable information on how medications can affect the ability to drive
- Can help to refresh your knowledge on state laws
- Offer some practical tips on driving safely in today's environment



If you haven't had a refresher since you were first licensed to drive, this is a great way to become more informed and be a safer driver.

The three most well-known defensive driving classes for the mature driver are:

- The AARP Driver Safety Program
- The AAA Mature Driver Class
- The National Safety Council's Defensive Driving Course

All three – AARP, AAA and the National Safety Council – have been providing classes for many years. Classes are offered in a classroom setting, but online courses are becoming increasingly popular. (See page 28 for more information.)

Potential Discount on Auto Insurance

Many states offer an auto insurance discount for residents who complete a defensive driving course. Check with your insurance company or agent for information on what you would have to do to qualify for an auto insurance discount.

Comprehensive Driving Evaluations

“You may want to consider participating in a more personalized, in-depth evaluation, especially if you have a health condition that could affect your driving. This can give you a complete picture of your ability to drive safely, along with some tips and guidance for your continued driving. Or, if the outcome of your driving evaluation reveals that impaired skills make it too risky to continue driving, you’ll know that the decision was carefully considered and is the safest option for all.”

– Elin Schold-Davis, OTR/L, CDRS,
Coordinator, Older Driver Initiative,
American Occupational Therapy Association

A comprehensive driving evaluation is an objective process for determining:

- Whether you have the skills and abilities to drive safely
- What corrections (if any) are needed
- What specific steps you can take to become a better, safer driver
- What on-the-road training may be necessary to improve your skills

This driving evaluation is performed by a professional, such as an occupational therapist, who has specialized credentials to train older drivers. Although you may never have heard of comprehensive driving evaluations, they have been around for decades and have been conducted by

occupational therapists, primarily for persons with disabilities. In recent years, occupational therapists have begun to expand their practice, conducting comprehensive evaluations for older drivers – with encouraging results.

Conducted one-on-one, a comprehensive driving evaluation generally takes a few hours.

Key parts of the evaluation include:

- A clinical assessment, which may include using a driving simulator
- An on-the-road test
- A feedback session

After completing the tests, you’ll participate in a post-evaluation discussion, where your clinical results and driving-related strengths and weaknesses will be used as the basis for any recommendations.

Note: a comprehensive driving evaluation differs from a test offered by your state motor vehicle licensing authority, or DMV. The DMV test is generally a pass/fail exam that determines your current state of readiness to drive. It does not evaluate your potential to drive safely after modifications in equipment or rehabilitation of the driver.

The Hartford and the MIT AgeLab, together with the American Occupational Therapy Association, have done original research on the subject of comprehensive driving evaluations and older driver retraining. Much additional information is included in *Your Road Ahead: A Guide to Comprehensive Driving Evaluations*. (See page 30 for information on how to order a copy.)

Brain Fitness

Who wouldn't want a faster, sharper brain? Many of us have a new or renewed interest in learning how to exercise our brains. Starting fairly early in life, the normal aging process involves slowing of the brain's processing speed. This can result in slower decision-making and reaction time, key skills for safe driving at any age. Anything we can do to keep our brains sharp or actually improve our brains will benefit our driving and many other aspects of our lives.



Train Your Brain

Several computer-based exercises are available to train the brain, and many of these resemble video games – making the training fun as well as valuable. Not just any video game will provide the brain workout required to speed up and

sharpen your brain. The specialized computer exercises that can help are those that have been proven through research to be effective.

Based on a recent, federally funded research study, drivers over the age of 50 who used a 10-hour brain-training program from Posit-Science (www.positscience.com) showed significant gains in processing speed and peripheral vision. In addition, these same drivers reduced their likelihood of having a crash by 50 percent.

Brain training can go a long way in prolonging your safe driving by helping you to:

- Improve the speed with which you process information
- Expand your peripheral vision
- See more and react more quickly

Imagine the joy of getting a good workout without even breaking a sweat!

Your Passengers

Needless to say, your safe driving has a direct impact on everyone in your car – adults, children, babies and pets!

Where adults are concerned, your responsibility is to insist they wear safety belts; it doesn't matter if they "got by OK for years without them!" Attempting to control other adults' behavior certainly isn't the easiest thing – but in this case everyone's safety depends on it. An unbelted passenger can pose a danger to other car occupants – including you – in an accident.

Your Youngest Passengers

Whether you're a parent, grandparent, aunt, uncle, child care provider or family friend, you undoubtedly drive with children in your car – at least occasionally. Laws (and common sense) are very strict concerning car seats and other safety devices for children, with good reason.

Little ones are especially vulnerable to injury in traffic accidents. Because their heads are heavier than adults' in relation to their bodies, unrestrained young children are likely to be thrown forward headfirst in collisions – and head injuries are usually very serious.

For children of all ages, car crashes are the number one cause of death due to injury (Centers for Disease Control and Prevention, 2007). It's critical that safety restraints be used correctly; if not, they will fail in crashes. Child safety seats reduce fatal injury by 71 percent for infants (less than 1 year old) and by 54 percent for toddlers (1 to 4 years old) in passenger cars (National Highway Traffic Safety Administration, 2008).

Safety Guidelines

According to the American Academy of Pediatrics:

- 1. Infants should ride in rear-facing infant seats or rear-facing convertible seats** until they are at least one year old and weigh at least 20 pounds.
- 2. Toddlers and pre-schoolers should ride in convertible seats.** While it is best for a child to ride rear-facing for as long as possible, children can ride facing forward once they've passed their first birthday and weigh 20 pounds.
- 3. School-age children who have outgrown their forward-facing car safety seats should ride in booster seats until adult safety belts fit correctly** – usually between the ages of eight and twelve, when a child reaches about 4'9" in height.
- 4. Older children should ride with lap and shoulder belts *in the back seat*** until they are about 13 years old.



Your Pets as Passengers

It is asking a lot to expect a pet to behave in a car, so it's important to create an environment that's safe for both your pet and you.

Dogs

Small dogs often prefer to curl up on someone's lap – and if that lap belongs to the driver, you have an unsafe situation. Car seats for small dogs are available through catalogs and in pet shops. Used with a back seat safety belt and a harness (never a collar!) on the dog, they keep pets in place, are soft and comfortable, and enable little critters to see out the windows – keeping everyone happy!

In addition to car seats, there is a wide range of travel harnesses designed for dogs of all sizes. These buckle into most standard safety belts to secure the dog safely and securely. Some dogs may be more comfortable in a travel crate. If

that's true for your pooch, be sure the crate is secured within the vehicle.

Cats

Although they don't generally like riding in cars, cats are safest in carriers – which should be restrained, preferably by safety belts. An unrestrained carrier will do nothing to protect the cat in the event of a crash – and will pose a danger to you and your passengers.

Pet Safety Tips

- Dogs and cats should always be kept safely inside the car.
- All pets should ride in the back seat, away from the passenger side air bag.
- Pets that are allowed to stick their heads out the window can be injured by particles of debris or become ill from having cold air forced into their lungs.
- Never transport a pet in the back of an open pickup truck.



Your Driving Choices

Where and when you drive makes a difference. Most of us make decisions about driving every day – whether we’re aware of it or not – in order to stay safe. Even young and middle-aged drivers make changes in their driving to avoid potentially dangerous situations, like a very congested intersection or a chaotic parking lot. As we grow older, often starting in our 60s or 70s, many of us begin to limit or modify driving based upon changes in our skills.

“Health conditions in later life can pose great challenges when it comes to driving. In our research we found that older drivers self-regulate much more if they report their health as fair or poor. Voluntarily limiting driving to compensate for health and aging-related changes is an example of older drivers making smart choices to stay safe and keep driving.”

– Maureen Mohyde, Gerontologist and Director
The Hartford Advance 50 Team

Where and When You Drive Make Smart Choices

Consider whether it might be wise to choose to start adjusting your driving now, as you become aware of even minor changes that might mean your driving is less safe. This doesn’t mean you have to give up driving. You are simply using **intelligent self-regulation, which means you are making smart choices about what driving you will continue to do – and what you will happily forgo.**

Many older adults have learned to stay on the road safely by choosing to drive in a way that’s in keeping with their own capabilities. This might mean forgoing high-risk trips on unfamiliar roads or in heavy traffic, or not driving at night, a decision many adults make fairly easily – even in their 40s and 50s.

Consider Weather Conditions

Your local weather can make a big difference in when and where you can drive safely. If you move from the sunny south to the land of ice and snow, you’d better be sure you know how to handle the new and potentially dangerous conditions – especially if you never learned or practiced driving in a snowstorm. Learning to drive in vastly different conditions can be much safer after a few driving lessons with a local professional. It could help you to be safe and reduce your stress.

Over time, many older drivers become more comfortable with accepting offers of rides from family or friends, and sometimes using public transportation rather than driving. You should not think of public transportation as something to use when you no longer drive. It can provide a great supplement to get you where you’re going when you choose not to drive.

Techniques to Avoid Crashes

Most crashes are not inevitable. While some are beyond your control, you can do a lot to avoid, or at least reduce the effects of, many crashes. While a defensive driving program will teach you many useful techniques for avoiding accidents, a few of the most important methods are highlighted here.

- **Left turns at intersections:** This is one of the major accident situations involving older drivers. That’s because there can be many elements demanding your attention, such as other cars, pedestrians, kids on bikes, or a changing light – and a driver who is trying to run it. Impaired depth perception and other vision changes can make this a treacherous situation. **Exercise greater caution while making a left-hand turn or choose a route that avoids difficult turns.**

- **Rollovers:** These types of accidents are responsible for 33% of car fatalities. Of those killed in rollover crashes, nearly 75% were not wearing a safety belt. Vehicles that are narrow and taller, such as SUVs, pickup trucks and vans, have a greater likelihood of rolling over. This is another factor to consider when selecting a vehicle. **Of course, always wear your safety belt and don't speed.**
- **Changing lanes:** This type of accident is a major problem for adult drivers. As we age, we may have more difficulty turning our heads to look at cars approaching in an adjoining lane. Rear-view mirrors are important safety tools, but they're not enough. **Turn your head and look for approaching traffic in the lane into which you'll be moving.**
- **Parking lots:** It will be no surprise to anyone who has driven, even for a short period of time, that most parking lots are driving nightmares. Cars are backing up, often with the side views blocked by large vehicles,



trucks or buildings; shoppers are hurrying to and fro without a glance left or right; and children newly released from the confines of their cars are running across driving lanes.

The best advice:

- **Park so that you can drive forward from your spot** when it's time to leave, if at all possible.
 - **Park farther away in the parking lot** if you can, so you will have fewer cars and pedestrians to contend with as you depart.
 - **Drive very slowly in the lot and be prepared to stop quickly at every intersection**, whether or not you have a stop sign.
 - **Watch for drivers who can't be bothered driving in the established lanes**, and who choose instead to follow their own direct route diagonally across the lot.
 - **Remember that you want to simply avoid an accident**, not to show that you have – and intend to take – the right of way!
- **Cell phones and other electronic gadgets:** Whether you're talking on a cell phone, texting, using your laptop or any other device not related to driving, you will be distracted from the task at hand – safe driving. State traffic laws are beginning to catch up with the common use of electronic devices, often banning their use while driving. **Pull over when you need to use any electronic device.**
 - **Dark, rainy nights:** These driving situations are difficult at any age, and they're especially dangerous for us as we age. By the time we reach our 40s and 50s, we have already noticed that our vision is less sharp on dark, rainy nights. **Do your best to avoid driving in these conditions if you are uncomfortable.** Now is the time to ask for a ride or, if possible, to put off the errand or visit until tomorrow.

Your Car



You can't drive safely without a safe car. No matter how smart, how careful or how experienced you are, if your car isn't safe, neither are you or your passengers. Whether it's the car you purchase, the older car you maintain, the features you use as intended, or the fit of the car to your body – all of these factors make a huge difference in your ability to be safe on the road.

Your Car Purchase

Buying a new or “new to you” car is an exciting – though generally costly – experience for most of us. Deciding what car to purchase can be quite a challenge. While many people are loyal to the model they've driven for years or decades, others like to look for something different, or are influenced by a friend's recent purchase or even

the design of a great-looking car that's caught their eye.

The car that's right for you depends on many variables, including looks, comfort, price, performance, reputation for reliability, convenience of a dealership – and safety!

Safety should always be the most important consideration when choosing a car. As we age we become more vulnerable to injury or death in an accident, so it's important that we put safety considerations above all others. When you're driving down the highway with numerous other cars, many traveling at mind-boggling speeds, you need to know you've done all in your power to keep yourself and your passengers safe.

Choosing the Safest Car for You

How can you tell how safe a car really is? Both the federal government and private organizations review various aspects of car safety and conduct various crash tests. You can get this valuable information for free – online and updated annually. Note: not every model is tested every year.

- The federal **Department of Transportation** provides safety tips and vehicle ratings by year, which you can obtain on their Web site at safecar.gov.
- The private, not-for-profit **Insurance Institute for Highway Safety** publishes safety ratings for the most popular vehicles annually. To check the specific crashworthiness rating of a car you're considering buying, go to iihs.org.

In addition, the Insurance Institute for Highway Safety conducts dynamic crash tests that indicate how well people in real collisions would fare, and reports regularly on the results. They test the crashworthiness of a vehicle's:

- Front, including crashing vehicles head-on into a barrier
- Side, where vehicles are hit from the side by a moving barrier that represents high-riding vehicles, like SUVs and pickup trucks
- Rear, where seats and head restraints are tested for protection against whiplash

- Rollover, where roof strength is measured to assess protection if a vehicle rolls over

“If you select new car candidates based on the Insurance Institute for Highway Safety and the Department of Transportation crash tests and then shop for a car with fit and safety features in mind, you’ll know that you’re purchasing a car that’s among the safest available.”

– Anne McCartt, PhD,
Senior Vice President
for Research,
Insurance Institute for
Highway Safety



There are a wide range of vehicle styles and features. Look beyond the color and hubcaps and consider vehicles with features that:

- Allow the greatest visibility of the environment
- Are easiest to get in and out of
- Provide the most comfortable use of the steering wheel, gas and brake
- Offer the greatest potential to benefit from the safety features in the event of a crash

It's Got to Fit You!

Think of a car as an extension of you. Different models are designed for drivers of different sizes, so you need to find one that fits you. The better the fit between you and your car, the more comfortable, in control and safe you'll be.

Shopping for Comfort and Fit

When shopping for a new car, practice some common maneuvers to check out ease, comfort and fit.

- **Get in and out of the vehicle.** Consider the following:
 - Is there enough space for entering and exiting?
 - Is there adequate headroom and compartment space while seated?
 - Can you easily slide into position? Compare seat upholstery; some upholstery choices may make it easier to slide into the correct seating position.
- **While in the driver's seat, reach for the safety belt to buckle and unbuckle.** Consider its location.
 - Is it comfortable when in place?
 - Can you easily press the button to release the buckle?
- **Adjust the seat height and forward/back position.** Compare the ease in adjusting with manual vs. power controls.
 - Can adequate height be achieved for good visibility?
 - Can the pedals be fully pressed to the floor without excessive reaching?
- **Adjust the steering wheel to a comfortable position.**
 - Does it interfere with your line of sight to see the road?
 - Is there space between the bottom of steering wheel and thigh?
 - Is the center of the steering wheel (housing the air bag) directed toward torso and not face?
 - Air bags are an excellent safety feature. You should have a minimum of 10" from the center of wheel to your chest. Some models offer tilt and/or telescoping steering wheels which move in and out. Would these additional features help achieve a better fit?

During the Test Drive

Be sure to test drive your final car choices.

1. **Before you begin driving, check your fit with the car.** Is it easy to get in and buckle up? Can you comfortably adjust the steering wheel, seat and mirrors to achieve a good fit?
 - Practice typical maneuvers that may involve reach or the manipulation of smaller controls and buttons.
 - Insert and turn the key, shift into drive and reverse.
 - Turn on the headlights, wipers and hazard flashers. Are they easy to operate without taking your eyes off the road?
 - Check other common features, like the navigation system and the radio. Are they within comfortable reach and easy to operate? Look for systems that have large, easy-to-use controls, steering wheel-mounted controls or voice activated controls.
2. **Once you begin driving, pay attention to the ease of operating the vehicle.** Good visibility and steering ease are critical.
 - Practice pulling into a parking space and parking at the curb.
 - Be sure to back up and make both left and right turns.
 - Practice using any backup cameras or parking assist features.
3. **Think about passengers and commonly transported items.** If you typically offer a ride to someone, particularly a person with mobility challenges, consider their needs.
 - Bring them with you on the test drive to see if the vehicle is easy for them and meets their particular needs.
 - Be sure that you have enough storage locations for carrying any needed medical appliances.
 - Practice stowing a cane or walker, or loading bulky items like groceries, in the trunk.

Your Car's Features

Safety includes two principal categories:

1) Avoiding crashes; and 2) Protecting you and your passengers if a crash occurs.

While most vehicles on the road today have anti-lock brakes and other equipment designed to help you avoid a crash, a variety of new, high-tech devices are in various stages of development and testing.

One noteworthy feature, Electronic Stability Control, has already proven to be highly effective. It helps drivers maintain control in the worst on-the-road crisis: a loss of control at high speed. When that happens, the Electronic Stability Control engages automatically to help bring the vehicle back into the intended line of travel. The device aids braking, assists in emergency handling and improves rollover resistance. In tests, this device lowered the risk of a fatal single-car crash by about half, and the risk of a fatal rollover crash by as much as 80 percent! (Insurance Institute for Highway Safety, 2009)

Vehicle safety systems that are designed to protect you in a crash have come a long way. First, we had safety belts and then a single air bag. Today, our vehicles have sophisticated engineering to protect us. Our safety system includes a safety belt, seat design and numerous air bags. Each of these components contributes to safety but, more importantly, they are designed to be used in combination. Not wearing a safety belt in a car that has air bags can be very dangerous, causing the driver to “submarine” under the air bag in the event of a crash.

Car Features to Keep You Safe

To get the most from these safety features, we need to use them *properly and in combination*.

- **Air bags:** All new cars have driver and passenger frontal air bags, and most models now offer side air bags. Air bags inflate in a fraction of a second, offering excellent protection in a frontal crash (and in a side-impact collision as well, if you have side air bags.)

On-off switch – Some vehicles without rear seats, such as pickup trucks and sports cars, have an on-off switch that allows you to disable the passenger air bag. **The air bag should be switched off only if you are transporting a passenger whose age, size or medical condition puts him or her at increased risk for an air bag-related injury.** (As you know, children under the age of 13 should always ride in the back seat because of the danger posed by the air bag to those of small stature.)

- **Lap and shoulder safety belts:** Always wear them, and wear them correctly.
 - **Bother your neck?** Try raising your seat a little more or shifting your hips an inch toward the center of the vehicle.
 - **If discomfort stops you from wearing your safety belt, seek the counsel of a driving rehabilitation specialist to resolve the problem.** Wearing your safety belt is critical to your safety!
- **Driver's seat adjustments:** The driver's seat is one of the most underappreciated safety features in any car. Be sure your driver's seat is properly adjusted to maximize safety in the event of a crash.
 - Do you have at least 10 inches between your breastbone and the steering wheel to protect you from the air bag?



- Can you raise the driver’s seat high enough so that you can see at least three inches over the wheel?
- Does the seat back adjust so that the entire length of your back fits against it?
- If you have an adjustable head restraint, have you adjusted it to a position directly behind your head?
- Are you comfortable with your seat back fairly straight (another way to prevent “submarining”)?
- Can you easily reach the gas pedal, and fully depress the brake and clutch without lifting yourself off the seat cushion?

Make sure you purchase a car with a seat that fits you!

- **Additional features that can contribute to safety:**

- Instrument panels that are easy to read at a glance
- Steering wheel-mounted controls for audio devices and cruise control
- Voice-controlled features that allow you to keep your hands on the wheel at all times
- Backup cameras with Ultrasonic Parking Assistance
- Cornering headlights
- Headlight washing system
- Narrow windshield and window pillars that allow a full view of the road
- Rear windshield wiper, especially if the car is a station wagon, hatchback or van
- Lane departure warning systems

Modifying Your Car

Many people who live with physical disabilities could be helped by having modifications made to their cars. Modifications can be made when you purchase a vehicle or at a later time. Most auto manufacturers offer some rebate for vehicle modifications that are made to accommodate a disability.

Options or adaptations are available to make it more comfortable and safe to operate your vehicle. For example, there is a wealth of adaptive equipment, such as steering devices, hand-controlled gas and brake instruments, left-foot accelerator pedals, and adjustable or block-type modifications to gas and brake pedals.

This adaptive equipment can help you enter and exit your car, stow a wheelchair, grasp and turn your key, and much more. Working with a skilled professional will help you understand which modifications are right for you.

- Make an appointment with an occupational therapist who specializes in comprehensive driving evaluations (more about this on page 11).

- Discuss the options and receive guidance on adaptive equipment that would be helpful for you.

State law may require that the driving rehabilitation specialist give a prescription for vehicle modifications. This is always recommended to ensure that the modifications are the most appropriate for the individual and their vehicle. Any vehicle modification should be installed by a professional with special expertise in this area. Mobility dealers are best suited to do the modifications prescribed.

Most of these dealers belong to The National Mobility Equipment Dealers Association (NMEDA). This organization of mobility dealers, manufacturers and rehabilitation professionals offers the only nationally recognized accreditation program for the adaptive mobility equipment industry: Quality Assurance Program. **When looking to purchase vehicle modifications, look for a NMEDA-QAP dealer.** Your occupational therapist should be able to suggest mobility dealers in your area.



Your Car Maintenance

Whether your car is a week old or 10 years old, you can't have safety without proper maintenance. Follow the maintenance guidelines included in your car's manual and you should be in good shape.

Long before you need to begin thinking about major vehicle checkups, you'll want to pay attention to the little things that can make a world of difference to your safety.

- **Windshields:** Dirt on windshields and windows acts as a filter, reducing and scattering light while intensifying glare.
 - **Keep windows and windshields clean,** inside and out.
 - **Keep wiper blades clean, and replace them when they start to streak or smear** your windshield. Buy winter wiper blades if you live in an area with ice and snow.
 - **Do not add tinting to windshields or windows,** as this can reduce visibility. (Light tinting is OK, and a tinted band across the top of the windshield reduces glare without impairing vision.)
- **Tires:** What's the biggest issue concerning the safety of your tires? No, it's not lack of tread (although proper tread is certainly important). The most important consideration is proper inflation. And as a bonus, properly inflated tires will improve your gas mileage.

The recommended pounds per square inch for your vehicle's tires is based on the car's design load limit, and can be found in the owner's manual or on a sticker on the inside of the driver's door. The only way to know for sure that your tires are properly inflated is to check them with an accurate tire pressure

gauge; it's nearly impossible to tell if tires are properly inflated just by looking or kicking! You should check your tire pressure seasonally, before a long trip or whenever you have concerns about tire pressure.

- **Tire pressure – Follow the inflation guidelines given in your car's manual – not the number on the tire.** Any tire can be used on more than one type of vehicle, and the number on the tire refers to the maximum permissible inflation pressure for that tire on any vehicle. Check your manual for the right tire pressure for your car.
 - **Tire wear – Remember to check your tires monthly for wear, as a problem can develop quickly.** An easy way to determine if a tire has sufficient tread is to insert a penny, with Lincoln's head straight down into the tread. If the tread doesn't cover the top of his head, it's time to go tire shopping!
- **Brakes:** The importance of brakes goes without saying. It's normal for brakes to wear. Have your mechanic check on them every 6,000 miles or so. **However, have your brakes checked immediately if:**
 - **You hear any grinding or screeching sounds**
 - **The brake pedal feels less firm than it once did**
 - **The steering wheel vibrates when you apply the brakes**

These are just a few highlights about vehicle maintenance. Be sure to check your owner's manual. There are also numerous books and Web sites available on car maintenance to give you guidance on keeping your car in top condition.



You Are in the Driver's Seat

Driving safely is about you and your car. You can take steps to keep yourself and your loved ones safe on the road for a lifetime.

To be a safe driver:

- **Be a healthy driver.** You can improve your driving by taking care of your health – by getting regular checkups, considering the side-effects of any medications you are taking, having a thorough eye exam and exercising regularly.
- **Keep learning.** Several existing defensive driver programs provide a baseline of knowledge about safe driving as we grow older. In some states, drivers may receive a discount on their insurance for completing one of these programs. Drivers who keep learning can stay safer on the road.
- **Adjust to changes in your driving skills.** Adult drivers need to be aware of age-related changes and make appropriate adjustments to their driving, such as limiting driving at night, during rush hour, or long distances. Adult drivers can also have their skills assessed by a medical professional specifically trained to understand driving issues, and receive driving rehabilitation if needed.

To ensure your car's safety:

- **Choose the car that fits you.** Safety should always be the most important consideration when choosing a car. The better the fit between you and your car, the more comfortable, in control and safe you'll be.
- **Know your car's safety features.** Vehicle safety systems that are designed to protect you in a crash have come a long way. To get the most from these safety features, you need to use them properly and in combination with one another.
- **Maintain your car.** You can't have safety without proper maintenance. Follow the maintenance guidelines included in your car's manual and you should be in good shape. This includes both major vehicle checkups as well as the little things that can make a world of difference to your safety.

By being a safer driver and ensuring your car's safety, you will protect yourself, loved ones in your car and others on the road. Driving is key to independence. In order to maintain your drivability, you need to take personal responsibility to be knowledgeable and healthy – to the greatest extent possible – for years to come.

Our Partners in Safety

MIT AgeLab

web.mit.edu/agelab

The Hartford became a founding sponsor of the MIT AgeLab in 1999. The Hartford's Advance 50 Team and the MIT AgeLab are committed to producing original research to improve the quality of life for older adults and their families. Through publications, professional meetings and public education, The Hartford/MIT AgeLab partnership has 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.

Insurance Institute for Highway Safety

www.iihs.org

The Insurance Institute for Highway Safety is an independent, nonprofit, scientific and educational organization dedicated to reducing the losses – deaths, injuries and property damage – from crashes on the nation's highways. The Hartford became a member and has remained actively involved with IIHS since 1979. The Hartford also helped to build the Vehicle Research Center in 1991. Most recently, The Hartford Advance 50 Team has been collaborating with IIHS on older driver safety.

The Boston University School of Medicine

Alzheimer's Disease Center

www.bu.edu/alzresearch/

The Boston University School of Medicine Alzheimer's Disease Center strives to reduce the human and economic costs associated with Alzheimer's disease through the advancement of knowledge by conducting and facilitating cutting-edge



Alzheimer's disease research, enhancing clinical care for Alzheimer's disease patients and their families, and providing education regarding Alzheimer's disease to both professional and lay audiences. In 2004 The Hartford and the MIT AgeLab partnered with The Boston University School of Medicine Alzheimer's Disease Center to begin a three-year research project on caregiving, driving and dementia. This study sought to find ways to inform and motivate caregivers to take timely action to move their loved one with dementia from driver to passenger.

**American Occupational Therapy Association –
www.aota.org/olderdriver**

The American Occupational Therapy Association (AOTA) advances the quality, availability, use and support of occupational therapy through standard-setting, advocacy, education and research on behalf of its members and the public. Occupational therapists trained in driver rehabilitation provide a key component to the evaluation of older driver safety and rehabilitation. In 2008 AOTA began collaborating with The Hartford and the MIT AgeLab to conduct a two-year research project on comprehensive driving evaluations. The study sought to explore the role of driver rehabilitation and to understand the perspective and benefits for individuals who have experienced it.

AARP

www.aarp.org/dspandthehartford

Founded in 1958, AARP is a nonprofit, nonpartisan membership organization that helps people 50 and over improve the quality of their lives. As the nation's largest membership organization for people 50+, AARP is leading a revolution in the way people view and live life after 50. AARP's mission is to enhance the quality of life for all as we age, leading positive social change and delivering value to members through information, advocacy and service. For more than 25 years, The Hartford has provided AARP members with a unique Auto & Home Insurance Program designed to meet the needs of people 50 and over. The Hartford and AARP have also collaborated to produce the *We Need to Talk* seminar based on information created jointly by The Hartford and the MIT AgeLab.



Resources

Car Safety

U.S. Department of Transportation

www.safecar.gov

Insurance Institute for Highway Safety

www.iihs.org

National Highway Traffic Safety Administration

www.nhtsa.gov

Pet Safety

The Humane Society

www.hsus.org/pets/pet_care/caring_for_pets_when_you_travel/

The American Veterinary Medical Association

www.avma.org/animal_health/brochures/traveling/traveling_brochure.asp

Defensive Driving Classes for the Mature Driver

AARP Driver Safety Program

www.aarp.org/dspandthehartford

AAA Mature Driver Program

<http://discover.aaa.com/drivingprogram/overview>

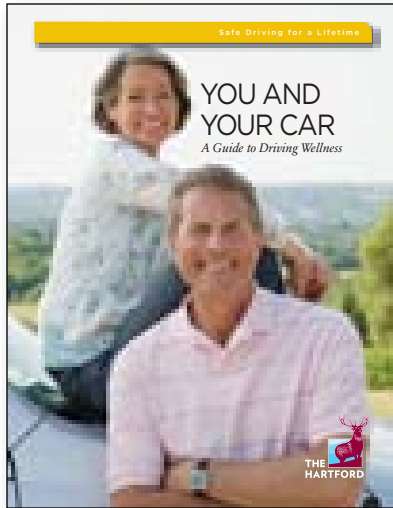
The National Safety Council's Defensive Driving Course

www.ddcncs.org/

www.nscddonline.com/ (online course)

Other Valuable Resources

Visit us on the Web at: www.thehartford.com/lifetime



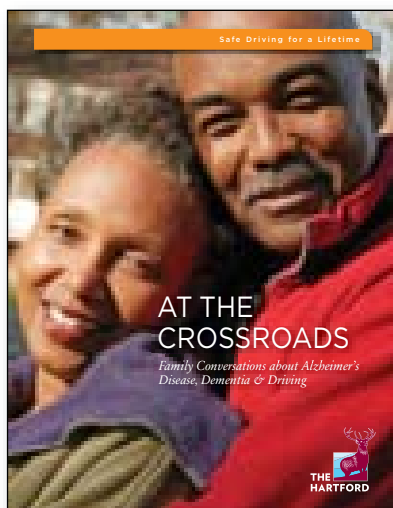
You and Your Car: A Guide to Driving Wellness

This guidebook is designed to help drivers of all ages recognize and respond to normal aging-related changes as they occur, and to make gradual adjustments to driving behavior so they can stay safe on the road.



Your Road Ahead: A Guide to Comprehensive Driving Evaluations

This guidebook describes the benefits of having a comprehensive driving evaluation from an occupational therapist with specialized driver evaluation training.



At the Crossroads: Family Conversations about Alzheimer's Disease, Dementia & Driving

This guidebook helps families determine when it's time for loved ones with dementia to stop driving and helps them cope with driving cessation.

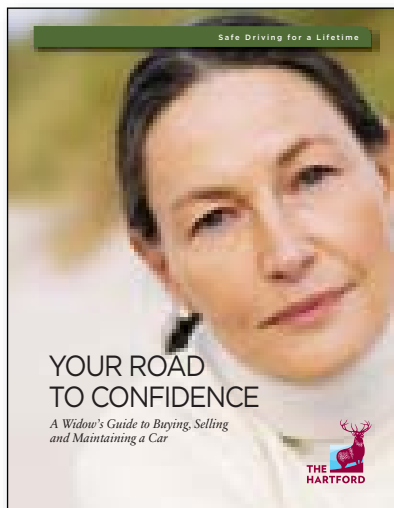
(See next page for ordering instructions)

Other Valuable Resources *continued*



We Need to Talk: Family Conversations with Older Drivers

This guidebook provides families with easy-to-use, practical information to help them plan ahead and initiate productive and caring conversations with older adults about driving safely.



Your Road to Confidence: A Widow's Guide to Buying, Selling and Maintaining a Car

This guidebook empowers widows to take control of their driving future and confidently buy, sell and maintain a car.

Order These Guidebooks

To order FREE copies of these guidebooks, visit us on the Web at:
www.thehartford.com/lifetime.

This guide is intended to help drivers who seek assurance about their ability to drive safely. It is not intended to be an exhaustive source or to relate to any particular driving situation. Readers are advised to consult the necessary professionals to assist them in analyzing their driving situation and to refer to the sources identified in the section entitled “Resources” for additional information. All information and representations herein are as of June 2011.

