OLDER CAR OWNERS: THE USE OF THEIR CARS BY OTHERS

INTRODUCTION
Driving continues to be the primary mode of transportation for Americans of all ages, including older persons. According to a recent survey, driving is the most common mode of transportation for more than four out of five (86 percent) adults age 50 and older.1

Most Americans who own a car have auto insurance; in fact, only five states do not require car owners to carry liability auto insurance.2 Auto insurance covers the car(s) owned by the driver, regardless of who is driving the car at the time of an accident. Auto insurance policies generally require that owners identify all drivers who will be driving their car frequently, such as spouses and children.

However, some insurance claims are a result of accidents by “unknown drivers,” that is, drivers who are not included on the car owners’ auto insurance policies. Industry estimates suggest that up to 4 percent of loss claims are due to “unknown drivers.”

The primary purpose of this study was to learn more about “unknown drivers,” including who they are and why they drive older persons’ cars. However, a secondary analysis of the data revealed much about the older car owners themselves. While there is extensive research examining issues of mobility, driving cessation, and transportation alternatives, little is known about the circumstances in which older car owners allow someone else to drive their cars.

The question arises as to whether older persons having someone else drive their cars adds to or subtracts from transportation safety—the safety of owners, drivers, and the general public. Given Americans’ dependency on the automobile, does this practice contribute to “smart” driving cessation, that is, is it a strategy that an older car owner uses to maintain social activities without driving in unsafe situations (for some drivers, nighttime or rush hour, for example). For some older persons, having someone else drive their car may be a way to begin to drive less without being a burden, and still remain active. Conversely, does this practice allow unsafe drivers to “get by” without a car and auto insurance and, therefore, place both car owner and driver at increased risk? This study examines such questions.

METHODOLOGY
This data digest presents results from a national study of 6,093 car owners at least 50 years of age.1 AARP’s telephone survey was conducted May 21-25 and June 8-July 14, 2004 among a nationally representative sample of 6,888 persons 50 and older. Of these respondents, eighty-eight percent (6,093) reported owning a car and completed the survey.

4 Other than a spouse.

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FINDINGS

Transportation Modes

In an average month, nearly all (98 percent) car owners age 50 and older reported using their car (Figure 1); 96 percent of car owners reported that their car is the mode of transportation they use most often. In addition, in an average month:

- 13 percent get rides from others,
- 8 percent use public transportation, and
- 3 percent borrow someone else’s car.

Figure 1
Transportation Types Used in Average Month:
Car Owners Age 50 and Older

Older Car Owners: Letting Others Drive

Among older car owners, 10 percent reported that someone other than a spouse drives their car.

- Of those, over two-thirds (68 percent) reported having someone else drive their car at least once a week.
- Car owners 75 and older were more likely than those 50 to 74 to report that someone else drives their car (15 percent and 9 percent, respectively).

Who Are the Drivers?

Nearly four of five car owners (78 percent) reported that sons or daughters were the drivers, while 8 percent reported that grandchildren and 7 percent reported that friends were the drivers (Figure 2). One-third (35 percent) of these other drivers were less than 24 years of age.

Figure 2
Whom Do Older Car Owners Allow to Drive Their Cars?*

*Figures do not add to 100 percent because respondents were allowed to provide multiple answers.

Purpose of Having Someone Else Drive Their Car

Older car owners who have someone drive their cars do so to receive assistance in traveling to day-to-day errands, appointments, and social engagements.

Figure 3
Reasons Older Car Owners Decide to Have Other People Drive Their Cars

n= 6,093. AARP Public Policy Institute, 2004

n= 606. AARP Public Policy Institute, 2004
More than one-half (58 percent) of older car owners reported that drivers assist them with errands such as shopping, while 44 percent reported simply preferring not to drive (Figure 3).

Figure 3 also shows that, interestingly, one-third (33 percent) of car owners reported that the drivers did not have a car.

Nearly one-half (46 percent) of car owners reported that they accompany the driver either always (19 percent) or most of the time (27 percent) (Figure 4). Yet nearly one-fifth of these owners (19 percent) reported that they are never in the car with the drivers.

**Impact of Having Someone Else Drive**

Safety and Socialization. Nearly one-half of car owners who had someone else drive their car reported that a “chance to visit with someone” (48 percent) and “getting places I don’t feel safe driving” (44 percent) were somewhat or very important reasons for letting someone else drive (Figure 5).

Owners 75 and older were much more likely (63 percent) than owners 50–74 (38 percent) to report this reason to be very important.

Nearly one-fourth (22 percent) of car owners reported that the “chance to visit with someone” was a very important benefit of allowing someone else to drive.

**Less Driving for Older Car Owners**. Over one-half (55 percent) of older car owners who have someone else drive indicate that they would drive more often themselves if the driver were not able to drive the owners’ cars (Figure 6).

n= 606. AARP Public Policy Institute, 2004
Insurance Status of and Accidents by Drivers

Insurance Status. Nearly two-thirds (61 percent) of car owners who had someone else drive their car reported that these drivers were on their auto insurance policies, while 35 percent reported that these drivers were not on their auto insurance policies.

- Of drivers on the owners’ policies, three-fourths (75 percent) were the owners’ children (Figure 7).

Figure 7

Relationship of Car Owners to Drivers Who Are on Owner’s Insurance Policy

![Relationship of Car Owners to Drivers Who Are on Owner’s Insurance Policy](image)

*Figures do not add to 100 percent as respondents were allowed to respond that multiple drivers use their cars.

n= 369. AARP Public Policy Institute, 2004

Accidents. Of the 322 drivers on the car owners’ insurance policies, 70 (22 percent) had had an accident. In 16 percent of the accidents, the car owners reported that they were in the car at the time of the accident (Figure 8). Six percent of the car owners stopped allowing the driver to use the car after the accident.

- There were 45 drivers (7 percent of 606) under the age of 24 who were not on the car owner’s insurance policy.
  - None of these 45 drivers had had an accident in owners’ cars.

n= 70. AARP Public Policy Institute, 2004

Grandchildren were no more likely than other drivers to be without insurance or have an accident (Table 1).

<table>
<thead>
<tr>
<th>Driver’s Relationship to Owner</th>
<th>Drivers on Owners’ Policies (%)(n= 606)</th>
<th>Drivers on Owners’ Policies Who Had Accidents (%)(n= 70)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Son/Daughter</td>
<td>78</td>
<td>70</td>
</tr>
<tr>
<td>Grandchild</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Friend</td>
<td>7</td>
<td>12</td>
</tr>
<tr>
<td>Brother/ Sister</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Caregiver</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Other/Refused</td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

AARP Public Policy Institute, 2004

When asked if, overall, safety is a factor in deciding whether to let someone drive their car, three-fourths (75 percent) of car owners reported “yes,” while one-fifth (21 percent) said “no.”(Figure 9)
**SUMMARY**

The car continues to be the primary mode of transportation for Americans of all ages. For older persons, transportation is essential to maintaining social contacts, getting to medical and other necessary appointments, and taking care of day-to-day tasks.

Approximately 10 percent of older car owners allow others to drive their cars, often decreasing the amount they drive. This practice allows older owners to continue to use their automobiles, without the “feelings of dependency or concerns about imposing [on others to be] a large problem with ride sharing,” particularly when public transportation, taxis, and senior/community vans are unavailable or inaccessible.

Safety is an important consideration for most car owners who have someone else drive their cars. Older persons often accompany the drivers, which makes the drivers likely to use extra caution.

This study found that approximately one-third of drivers are using cars of older car owners because they do not own cars themselves. Many drivers were not on the car owners’ insurance policies. Further, a substantial number of car owners reported that drivers were involved in an accident when driving their cars. Sometimes the owners were in the car; more often they were not. Insurance companies should demonstrate that policies and practices do not impede community mobility without strong evidence of risk to public safety.

Insurance companies are concerned about accidents among “unknown drivers.” One proposal is that insurance agents be more vigilant about ensuring that car owners identify all frequent drivers on their auto insurance policies. In cases where the risks from the added drivers were greater than those of the car owners, the auto insurance premiums of the car owners would increase to cover the additional risk. When calculating cost estimates, insurance policies should include the costs to society of discouraging mobility options, such as car–sharing.

Insurance policies should take into consideration the fact that older persons may decide to have others drive their cars as a matter of safety and even as a step toward driving cessation. Deciding that others may drive for them may prevent their own unsafe driving.

Car owners must be responsible in deciding when to allow others to drive their cars. Accidents by these drivers affect the owners’ insurance policies. In addition, if the owner does not accompany the driver, he/she may not have any idea of the driving habits of the driver, and may put the driver, the car, and others at risk. Putting the keys in the hands of someone on a frequent basis should be done only with knowledge of the driver’s driving record and behaviors. Owners should be careful to list frequent drivers on their insurance policies.

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*Figure 9*

Is Safety a Factor in Deciding Whether to Let Someone Drive Your Car?

<table>
<thead>
<tr>
<th>Yes</th>
<th>75%</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>21%</td>
</tr>
<tr>
<td>DK/Refused</td>
<td>3%</td>
</tr>
</tbody>
</table>

n= 606. AARP Public Policy Institute, 2005

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6 An individual “ride shares” when she/he rides in someone else’s car. Ride sharing is therefore different from a car owner having someone else drive her/his car.

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