



Safety Health : Road Safety

Road Safety: Learn From Your Elders

With populations aging in many industrialized countries, the elderly are increasingly prominent on our streets. But far from being an added risk as many people assume, elderly drivers are in some respects better drivers, says Christoph Lauterwasser of the Allianz Center for Technology.



Christoph Lauterwasser, Managing Director, Allianz Center for Technology

" They [elderly drivers] are more likely to be the victim in a severe accident than the cause of an accident." (Photo: Allianz SE)

Your study focuses on traffic safety in old age. Why did you focus on the elderly?

The proportion of elderly people is rising year after year. Today, some 19.5 percent of the German population is 65 years or older. This share will grow to 31.5 percent by 2050, and it's pretty much the same in the rest of Europe.

Secondly, the number of car owners is growing. The percentage of elderly women holding a driving license is growing as well. Today's pensioners have been living with cars for all their lives. That hasn't always been the case.

It's a positive development; more mobility equals better participation in public life and more independence. But the question is what does this mean for road safety, and to what extent are elderly drivers different?

We analyzed road accident data from the German Federal Statistical Office and the Allianz insurance branch. And we cooperated with the European Transport Safety Council (ETSC) to assess the situation in Europe.

Are elderly people worse drivers?

No, but they are different drivers. Compared to their share of the entire population, they cause relatively few severe accidents, namely 11 percent. That means they are more likely to be the victim in a severe accident than the cause of an accident. And if you look at the type of accidents that involve elderly drivers, you will notice that they have a better adjustment of driving behaviour in regard to speed. Accidents because of speeding are rare. And they are seldom guilty of drunk driving or rear-ending those in front of them.

On the other hand, elderly drivers often have problems dealing with complex situations, for example when turning off, parking, or when they have to grant the right of way. In these situations, the number of accidents rises. But elderly drivers can often balance these limitations, because they are good at adapting their driving to dangerous situations, so they are not necessarily worse drivers.



Picture Gallery (click on the picture to start)

Eight ways to improve road safety (Photo: Reuters)

You also looked at elderly pedestrians or cyclists. What is the situation with them?

The risk for elderly people is significantly higher than for younger road users. When an accident involves pedestrians, the risk of being killed is three times as high for senior road users as for people that

are 25 to 64 years old. The same applies for cyclists.

That's partially due to the fact that the elderly are physically more vulnerable. If they are involved in an accident, their risk of dying is a lot higher. But it's also because some situations are especially difficult for the elderly, for example crossing a road in unfavourable places.

How can the elderly ensure their safety in road traffic?

There are a number of things, but it's not just about senior drivers. If you look at accidents involving pedestrians, it's often the drivers who are to blame. It's a question of attentiveness and consideration. It makes a big difference if you drive 30 km/h or 50 km/h in areas around old people's homes.

There is a [lot we can still do with infrastructure](#) here. Automobile manufacturers have done a lot in recent years as well. The outlines of most cars have become softer, maybe even more forgiving. But ultimately, an avoided accident is better than a less severe one.

Some European countries have also introduced special obligations for elderly drivers. Does that work?

It's true, some countries demand regular examinations to verify if elderly people are still capable of handling their cars safely, for example in the Netherlands or the UK. But if we look at the statistics, we cannot see a need for such measures. By far the biggest risk comes from those aged 25 or younger.

And if you keep in mind that only 11 percent of all severe accidents are caused by people aged 65 or older then it seems exaggerated to demand restrictive regulation. According to the ETSC, existing obligations for elderly drivers has done very little to improve road safety.

Your study found that the elderly don't run a significantly higher risk of causing severe accidents, yet insurance premiums rise once you are 65 years or older. Why?

You have to differentiate here. We only looked at severe accidents. If somebody has a lot of parking accidents then this didn't influence our statistics. The majority of accidents cost less than 3000 euros and here under normal conditions it's unlikely that people get hurt. We focused on the safety of drivers and passengers and ignored these lesser accidents.

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And you have to take into account that elderly drivers do cause fewer accidents than younger drivers because they drive less. If you look at accidents per kilometer than you will see that the number of accidents increases, but certainly not as fast as with drivers aged 25 or younger.

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