

A common theme in society today is the gradual increase in the retirement age of workers. According to the [Social Security Administration](#), the average age of retirement for individuals born after 1959 is now 67. Another pattern that many churches are experiencing is that employees and volunteers are working in the ministry beyond traditional retirement benchmarks. One of the more popular job duties for these individuals is operating church vans and busses.

According to the [Insurance Institute for Highway Safety](#), there were approximately 23.1 million licensed drivers age 70 and older in 2012. While younger drivers, ages 16 to 24, account for the most car accidents, a collection of insurance claims shows the number of property damage liability and collisions claims per insured vehicle start increasing after age 65. With these statistics in mind, it is important to ensure your older drivers are not putting their lives, as well as the lives of their passengers, at stake while on the road.

Aging Effects on Driving Ability

As one's age advances, physical, cognitive and visual abilities begin to diminish. [The National Institutes of Health](#) identifies the changes that are seen in one's health as they age and how these changes affect driving:

Vision – As years go by, older eyes need more time to adjust to light changes. Therefore, it can be difficult for an older employee or volunteer to drive at dawn, dusk and night. Additionally, the glare of headlights, street lights or the sun can create difficulty in seeing objects outside the direct line of sight. One's peripheral vision also declines with age, and eye diseases, such as cataracts, glaucoma and macular can make it harder to read signs and see colors.

Hearing – Horns, sirens and unusual noises from a car are large indicators of danger while driving. Age-related hearing loss makes these warnings hard to recognize.

Reaction Time – Oftentimes, it is necessary to make quick decisions and actions while driving in order to prevent accidents. As individuals get older, the time it takes to process information and react takes much longer. Additionally, one's attention span may become shorter. These are crucial skills needed to be a safe driver.

Physical – Stiff joints and weakened muscles can lead to trouble moving and difficulty driving.

Medications – Many older adults take medications to improve their health. However, some medications can cause one to become dizzy, tired or nauseated, which can affect the ability to drive safely.

Health Conditions – Any health condition that affects the arms, legs, neck or back are associated with a higher risk of accidents and may lead to a decision to no longer drive.

Ensure Drivers are Qualified

First, it must be established that your drivers have a valid driver's license for your state. An individual's license should indicate any restrictions while driving, such as no night driving. Each state has different laws when it comes to license renewals and restrictions. In fact, more than half of the states in the U.S. have one or more renewal provisions specific for older drivers. Make sure your organization is aware of your [state's laws](#).

To avoid the potential problems listed above with aging health effects, it is highly recommended to require drivers over the age of 70 to consult with a doctor and complete a medical exam to see that they are healthy enough to drive and remain safe. Additionally, if older drivers are operating their own personal vehicle, verify they have the appropriate insurance for bodily injury liability and property damage liability.

To see that your drivers stay up-to-date-on driving rules and regulations, offering driving training courses can be helpful for older drivers. Organizations, such as AAA (American Automobile Association) offer educational courses designed for older drivers. In addition, [SafeChurch](#) offers a training curriculum for 15-passenger van drivers, including videos, articles, checklists and other resourceful documents.

Assigning the Proper Vehicle

If your organization provides a vehicle for employees or volunteers, ensure that older drivers are familiar with the vehicle. Help them avoid any stressful situations and see that they understand the features of the car. If you are looking to purchase a new vehicle for church purposes, it may be a good idea to think about crash avoidance technologies when choosing a vehicle. Based on data collected from insurance claims, front crash prevention systems have shown to be beneficial. These systems often include features, such as autonomous braking and adaptive headlights, which have been helpful in reducing accidents.

Driving in Safe Conditions

Beyond one's ability and authority to drive, along with a vehicle they've been provided with, it also is important to consider the conditions in which your employees and volunteers are driving in. To accommodate for possible vision problems, avoid driving at dawn, dusk or night. Additionally, it also is not advised to drive during inclement weather, such as snow, ice and rain.

There are some factors that your organization can control, which include the distractions drivers are faced with, as well as the route they drive. Distractions while driving should be prohibited. This includes texting, using cell phones and eating. Additionally, require mandatory seat belt use for the driver and all occupants. When it comes to the route that your drivers take, plan it out ahead of time and avoid any stressful situations, such as congested freeways or busy intersections.

Reduce Accidents Among the Experienced

Older employees and volunteers can be a valuable asset to your ministry and may oftentimes be assigned to drive for the church. While they have a lot of experience behind the wheel, be sure that your drivers are qualified, healthy and ready to take on such a task. Consider the safety guidelines and concerns mentioned above to see that your ministry on the road stays on course and is faced with limited risk.

Sources:

- [CDC – Older Adult Drivers: Get the Facts](#)
- [Insurance Institute for Highway Safety](#)
- [National Institutes of Health – Senior Health](#)
- [Social Security Administration](#)

(01.27.2015)

© 2015 GuideOne Center for Risk Management, LLC. All rights reserved.

This material is for information only and is not intended to provide legal or professional advice. You are encouraged to consult with your own attorney or other expert consultants for a professional opinion specific to your situation.