

As UK society ages, 'nudging' older people to self-regulate the way they drive may improve road safety and improve their wellbeing.

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*As society ages, it is inevitable that there will be an increasing numbers of older drivers on our roads. Yet there is no evidence that older drivers are less safe than other age groups or that restrictive regulatory systems produce safer roads. **Dr Craig Berry** of the [International Longevity Centre-UK](#) considers whether this is a policy area amenable to the government's 'nudge' agenda.*

There is a fairly significant, albeit unintentional, '[nudge](#)' at the heart of the regulatory system on driving in later life. At the age of 70, and every three years thereafter, older people are obligated to self-certify their fitness to drive on the basis of a medical questionnaire. Answers are not necessarily verified – but the questions themselves may encourage people to consider their driving habits as they get older.

The measure epitomises the UK's liberal regulatory system, but it may in fact be discriminatory. There is no evidence that older drivers, up to the age of around 80, are less safe than other age groups; indeed, [young people](#) tend to be more dangerous behind the wheel. Older people are more likely to suffer from health conditions that affect driving but age *per se* does not cause deterioration in driving skills. It should also be pointed out that most older people have ceased driving by 80. This is suggestive of the real centre-piece of the older driver regulatory system: self-regulation. There is [significant evidence](#) that older people restrict or reduce their driving as they get older.

If older people are safe drivers up to around 80 years of age, by which time most have ceased driving, why should driving in later life be a concern for public policy? The ageing society means that the numbers of older drivers will increase, but older people do not cause more accidents. Rather, it is the greater frailty associated with old age which means they are more likely to be killed or injured on the roads (greater rates of personal injury, rather than vehicle damage, are the reason that insurance premiums are higher for older drivers).

The importance of driving to older people's [mobility](#), and subsequently their ability to satisfy basic needs and mitigate isolation and loneliness, makes driving in later life a key concern for policy-makers interested in older people's well-being. Furthermore, it may be that not all older people self-regulate effectively. There is a huge variety in how individuals age and some may cease driving too soon. At the same time, while most older people look to manage their driving at some point, most do not recognise every change associated with ageing. While older people tend to recognise physical changes, they often fail to recognise the decline in cognitive skills which are vital for navigating complex driving situations, and mitigating risk.

The current government's fondness for the 'nudge' agenda has become associated, perhaps indelibly, with its public spending cuts. Nudges are seen as a way to encourage individuals to alter behaviour which leads to sub-optimal outcomes for individuals and society, and are seen as most cost-effective than traditional educational, regulatory and punitive interventions. In fairness to the government, nudge probably has as much to do with the '[big society](#)' agenda, in which individuals are meant to take more responsibility for their own welfare, as it does with fiscal policy.

Equally, the nudge agenda, despite its apparent faddishness, should be seen to embody an interest in people's behaviour which has been growing for decades within public policy circles. Individual actions and decisions result from systems of behaviour that may be deep-rooted and highly routinised rather than deliberate. This notion is as much a challenge to the right's assumption of utility-maximising individuals as it is to the left's reliance on a overbearing nanny state.

But why should regulatory measures take the form of nudges? The strong inclination to self-regulation indicates that this is an area amenable to behavioural change interventions. If self-regulation is to remain at the heart of the driving regulatory system, only nudge fits. The Second European Driving License Directive (and the forthcoming Third European Directive which will take effect from January 2013) contains provisions for [licensing restrictions on older drivers](#) in the UK. Yet several European countries have more draconian systems than the UK (including medical screening and compulsory re-testing as well as restricted licenses for older people), even though there is no evidence that roads or older drivers are any safer in such countries.

If employed appropriately, several different nudges may help older drivers. The emphasis should be on nurturing a sense of personal responsibility. As such, the UK should introduce a system of *voluntary* restricted licenses. Older people would elect to restrict their driving in various ways, such as only driving at certain times of day, or with corrective lenses, depending on the individual. This system would overcome the 'loss aversion' that seems to prevent older people from seeking advice about driving for fear of losing their license. Self-selecting restrictions would be a way of guaranteeing one's license for longer. Self-certification of fitness to drive, the nudge at the heart of the current regime, should be extended to all age groups, to encourage a 'norm' of managing driving skills across our lifetimes.

It is a truism that most nudges originate in advertising. As companies like [Starbucks](#) increasingly use social media to engage with their customers, they are starting to realise that relationships can be nudges. In terms of advice for older drivers, there is a need to consider where relationships of trust exist. For older people, this often means families and GPs. Research shows that GPs are [reluctant](#) to advise patients on driving, but are often involved by default in their patients' decisions on driving in later life. Clearly there needs to be more advice and training for GPs who play this crucial role. Older people should be asked to self-certify that they have sought the advice of a medical professional when renewing their license. Families also need additional support and advice, so they can help older relatives to self-regulate, rather than simply intervening when self-regulation seems to fail. There is evidence that distributing [self-assessment kits](#) to older people helps them to initiate difficult conversations with family.

Perhaps the most important nudges available to policy-makers are financial incentives, which could be rolled out alongside a system of voluntary restrictions. If older drivers can demonstrate self-regulation, should they be rewarded by lower vehicle taxes? In addition, it surely makes business sense for insurance companies to lower their premiums for such drivers, as the self-regulating driver is likely be safer. A pay-as-you-go system would reward drivers who drive less, and at safer times of day, thereby minimising the likelihood of insurance claims. Through financial and self-regulation nudges we can therefore imagine a scenario in which older people are better able to make informed, safe decisions about their mobility and well-being, while at the same time enhancing road safety for the rest of the population.

To learn more, please download the full report by Craig Berry, [Can Older Drivers Be Nudged? How the Public and Private Sectors Can Influence Older Drivers' Self-Regulation](#) (London: RAC Foundation/International Longevity Centre-UK, 2011).