Driving Retirement  
*Planning and making it work*

If you don’t drive, you’re in good company. Many people stop driving because of the hassle and expense of auto insurance, vehicle maintenance and gasoline. Other people stop driving because they feel unsafe on the road. Some people never learned how to drive in the first place.

Although most Iowans use their motor vehicles to get around, many people get by just fine without one. The two sections of this booklet are designed to assist families in planning safe transportation options.

1. **Drivers and their families - planning for change**
2. **Public transit – remaining mobile**
1. Drivers and their families - planning for change
Planning for change and making choices help individuals maintain a sense of order and control in their life, and also help relieve anxiety about the unknown. Just as we make financial plans for retirement, we should plan for our transportation. Families and drivers may find it helpful to consider these points.

- **Information is power.** It helps us see new options and make better decisions. Ask questions. Check around. What do your friends know? Call your area agency on aging, or talk with a local nurse or home-care service provider about available services and how other people are arranging for their transportation needs.

- **Planning your transportation.** Family members, service providers and friends can help a retiring driver “map out” their transportation options using the worksheets on the pages that follow. Taking time to plan for transportation that best fits the retiring driver’s lifestyle and needs can reduce stress and uncertainty. Keep these for reference and use them when a new need arises.

- **Managing the change process and making decisions.** Even when change is unwanted, people have the potential to adapt and thrive. Part of the process may be identifying what may be lost and what will not be lost. This thought process and other exercises can help make change more manageable for retiring drivers and their family or friends.

---

**Family transportation planning and worksheets**

Research the local transportation services available to you.

Use the worksheets on the following pages to organize what you learn. Take a fresh look at how other people get to the places you frequent.

- Use the “My Local Community Transportation Services Information” worksheet to list available public and commercial services.
- Use the “My Personal Transportation Network” worksheet to list individuals and other transportation options you may have available among your family, friends and acquaintances.
### My Local Community Transportation Services Information

<table>
<thead>
<tr>
<th>Type of transportation service</th>
<th>Name of transportation company</th>
<th>Area covered</th>
<th>Days, hours and services provided</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local bus service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local paratransit service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Senior transportation only</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(providing no added assistance)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Senior transportation, with</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>added assistance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(package handling)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taxi service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other services available</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(veterans’ shuttle, health</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>clinic vans, etc.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### My Personal Transportation Network

<table>
<thead>
<tr>
<th>Friend, family or neighbor</th>
<th>Name</th>
<th>Address</th>
<th>Phone number</th>
<th>Likely destinations</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
List your transportation needs and make choices.

- Use the “My Transportation Plan” worksheet below to identify your transportation needs.
- Consider whether these activities are during business hours, if drivers you ride with are still driving at night, and the distance and conditions you may encounter.
- Consider whether you’ll need help with packages and other details of each trip.
- Think about doing business by phone and requesting deliveries when available. Shop by catalog or use the Internet.
- After you have listed your activities, consider ways to simplify, combine or prioritize them to best arrange your transportation so it is suited to your needs, stamina and costs.
- Keep these sheets. You’ll find them to be a helpful reference when your needs or options change.
- See the sample on page 5 for suggestions on how to complete this form.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Time and frequency</th>
<th>Location</th>
<th>First choice</th>
<th>Alternative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groceries</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other shopping</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctor appointments</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Medical</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Vision</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Dental</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pharmacy</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel out of town</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Managing the change process and making choices
Sometimes the smallest things can cause us the most worry. Helping an individual work through the changes needed, and all the related feelings and concerns with “retiring from driving”, can reduce the worry and help individuals make better informed decisions. Ask someone you trust (like a friend, neighbor or family member) to help you plan. Their fresh perspective and ideas may be just what you need to resolve your concerns.

- **Make a list of those things that seem unclear or worrisome about getting around.**
  Examples: How will I get to the doctor? How will I get to church? How will I find the time to make sure my mom can see her friends? Will she be able to stay in her house even though there is no public transportation?

- **Think and talk about what is not lost.**
  Examples: I can still go to church by making some new arrangements. My family members will help me find ways to enjoy our good times together. We can help build a network of support in mom’s community so she can remain involved in activities like playing cards, volunteering and hairdresser appointments, which are important to her health and sense of well being.

- **Determine ways to “make it work” when changes are inevitable.**
  Examples: Instead of driving to visit friends, call at a special time each day or plan to meet them at a meal site. When grandma can’t drive herself from out of town for a grandchild’s band concert, pick her up a day early. She can spend the night, attend the event and return on another day.

---

### My Transportation Plan (completed form)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Time and frequency</th>
<th>Location</th>
<th>First choice</th>
<th>Alternative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groceries</td>
<td>Saturday mornings</td>
<td>Bob's Foods</td>
<td>Mike Smith $0</td>
<td>delivery $4</td>
</tr>
<tr>
<td>Other shopping</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Church</td>
<td>11 a.m., Sundays</td>
<td>St. Paul's</td>
<td>family</td>
<td>church van</td>
</tr>
<tr>
<td>- Lodge meeting</td>
<td>10 a.m., Tuesdays</td>
<td>downtown</td>
<td>city bus</td>
<td>Jim Winkler</td>
</tr>
<tr>
<td>Dr. Appointments</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Medical</td>
<td>1st Tuesdays</td>
<td>next town</td>
<td>clinic van</td>
<td>River Bend Transit</td>
</tr>
<tr>
<td>- Vision</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Dental</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Barbershop</td>
<td>9 a.m., Fridays</td>
<td>mall</td>
<td>neighbor Hank</td>
<td>taxi</td>
</tr>
<tr>
<td>Pharmacy</td>
<td>as needed</td>
<td>near Bob's Foods</td>
<td>Mike Smith</td>
<td>delivery</td>
</tr>
<tr>
<td>Travel out of town</td>
<td>once a season</td>
<td>somewhere new</td>
<td>bank club trip</td>
<td>take bus to see friend in Pella</td>
</tr>
</tbody>
</table>
Sound advice from experienced caregivers
Caregivers who have wrestled with driving and transportation issues were asked, “If you could do it over, what would you choose to do differently? What advice would you give others who are in similar situations?” They revealed four basic principles that can help caregivers and people with changes in mental or physical capacity manage driving and transportation decisions.

1. **There is no easy answer; no right way.**
2. **Begin discussions and planning early, and involve the driver.**
3. **Base decisions on driving behavior observed over a period of time, not just a single incident.**
4. **Get support when making and implementing decisions about driving.**

Family transportation
Many families provide transportation for aging parents and relatives who no longer drive. Those people suggest the following.

- If possible, share the driving responsibility with other family members.
- Work out a driving schedule and be flexible enough to allow for an adjustment in plans.
- Call your aging family member ahead of time to confirm pick-up time. This way they will be ready when you arrive. Calling ahead can also save a trip, if plans have changed.
- Arrange for prescriptions, newspapers, groceries, etc., to be delivered.
- Try to keep your loved one involved with the friends and activities they enjoyed when they did drive.
- Talk with your loved one’s close friends. Discuss with them any transportation you are having difficulties providing. They may be able to offer alternative solutions or help out themselves.
- Remember that your loved one is part of a generation that enjoyed often-ritual “Sunday drives.” Inviting them to “just ride along” as you run some of your own errands is likely to be deeply appreciated, even if they choose not to come along.

Friends and acquaintances
Many seniors who don’t drive ride with other senior drivers. Sometimes this is a life-long friend, but it may also be a casual acquaintance who is involved in the same activities.

There may also be opportunities to recruit a volunteer driver by posting a note on the bulletin board at church or the grocery store, or placing an ad in the local shopper. Sometimes volunteers can be recruited from local social or fraternal organizations.

Long-time riders say they always offer to pay the driver something or buy gas. Long-time driver volunteers say they usually accept payment from riders. Such an arrangement helps to keep the relationship going.
Some families have taken other routes:

“When my mother became at risk behind the wheel, I put an ad in the paper for a driver. I eventually hired a young woman to take my mother around in her car. She and mother developed a real friendship. When mother became frail, the young woman became her personal care aide. She took care of her until she died.”

“My uncle had to stop driving. His driving had become unsafe. He agreed to sell his car. I took the proceeds of the sale and worked out an arrangement with a local cab company to transport him whenever he needed to go anywhere. I set up an account and they bill against it. They even wait for him when he goes into a store to shop. It works beautifully.”

Getting around is a challenge when you don’t drive, but there are ways. Most likely your mobility will be more restricted than when you drove yourself, but by looking to transit, family, friends, other community groups, volunteers or paid drivers, it is possible to piece together service to maintain enough mobility to fully enjoy life.

**Relocating**

When a person can no longer drive, consideration may be given to relocating or moving closer to services and better access to transportation. Whenever moving, it is recommended you ask about the transportation opportunities. Even if the real estate or rental agent says public transit is readily available, call the transit system and find out the specifics for yourself so you aren’t disappointed when you move in. Find out where the buses stop, as well as how to request rides on any reservation-based services.

**Who else can help?**

**Area agencies on aging**

An area agency on aging can provide information about local programs and services helpful to older persons, their families and caregivers. If this is the first time you have had to address an older person issue, the term “area agency on aging” may be an unfamiliar one. In fact, every county in Iowa is covered by an area agency on aging. Some of the services may be provided through the area agency on aging or via contracts with other community service organizations.

Here’s a list of the programs and services they will be able to tell you about:

- congregate meal programs;
- home-delivered meals;
- recreation programs;
- regular and medical transportation;
- cooling and heating subsidy discount cards;
- adult day care programs;
- health insurance counseling;
- Alzheimer’s and dementia programs;
- in-home assistance;
- housing opportunities and services;
- volunteer opportunities;
- home helper programs;
- caregiver support groups;
- legal services; and
- senior advocacy (i.e. elder abuse).

The area agency on aging is likely to have a staff member who can help you with your older driver issues. If not, they will refer you to someone who can.

You should be able to find your local area agency on aging listed in the telephone directory under community or senior services in the government pages, or on the Internet.
**Iowa area agencies on aging**

**NORTHLAND AGENCY ON AGING**
Serving: Allamakee, Clayton, Fayette, Howard, and Winneshiek counties
808 River St.
Decorah, IA 52101
Phone: 563-382-2941
Toll free: 800-233-4603
Fax: 563-382-6248
E-mail address: mail@northlandaging.com
Web site: www.northlandaging.com

**ELDERBRIDGE AREA AGENCY ON AGING**
Offices located in Mason City, Fort Dodge and Carroll
Serving: Audubon, Calhoun, Carroll, Cerro Gordo, Crawford, Floyd, Franklin, Greene, Guthrie, Hamilton, Hancock, Humboldt, Kossuth, Mitchell, Pocahontas, Sac, Webster, Winnebago, Worth, and Wright counties
22 N. Georgia, Suite 216
Mason City, IA 50401-3435
Phone: 641-424-0678
Toll free: 800-243-0678
Fax: 641-424-2927
Fort Dodge: 515-955-5244 or 800-543-3280
Carroll: 712-792-3512 or 800-543-3265
E-mail address: Elderbridge@jumpgate.net
Web site: www.elderbridge.org

**NORTHWEST AGING ASSOCIATION**
Serving: Buena Vista, Clay, Dickinson, Emmet, Lyon, O’Brien, Osceola, Palo Alto, and Sioux counties
2 Grand Ave.
Spencer, IA 51301
Phone: 712-262-1775
Toll free: 800-242-5033
Fax: 712-262-7520
E-mail address: naa@nwaging.org
Web site: www.nwaging.org

**SIOUXLAND AGING SERVICES**
Serving: Cherokee, Ida, Monona, Plymouth, and Woodbury counties
915 Pierce St.
Sioux City, IA 51101
Phone: 712-279-6900
Toll free: 800-798-6916
Fax: 712-233-3415
E-mail address: sas@pionet.net
Web site: www.SiouxlandAging.org

**HAWKEYE VALLEY AREA AGENCY ON AGING**
Serving: Black Hawk, Bremer, Buchanan, Butler, Chickasaw, Grundy, Hardin, Marshall, Poweshiek, and Tama counties
2101 Kimball Ave. Suite 320
Waterloo, IA 50702-5057
Phone: 319-272-2244
Toll free: 800-779-8707
Fax: 319-272-2455
E-mail address: hvaaa@hvaaa.org
Web site: www.hvaaa.org

**SCENIC VALLEY AREA VIII AGENCY ON AGING**
Serving: Delaware, Dubuque and Jackson counties
3505 Stoneman Road, Suite 4
Dubuque, IA 52002-5218
Phone: 563-588-3970
Fax: 319-588-1952
E-mail address: scenicaaa@aol.com

**GENERATIONS AREA AGENCY ON AGING**
Serving: Clinton, Muscatine and Scott counties
736 Federal Street, P.O. Box 3788
Davenport, IA 52808-3788
Phone: 563-324-9085
Fax: 563-324-9384
E-mail address: mwebb@genage.org
Web site: www.genage.org
Doctors, lawyers, care managers, financial planners, and local Alzheimer’s support groups offer information, guidance and perspective.

- People in authority outside the family can reinforce the family’s efforts to ensure the safety and dignity of a person with dementia.

- When more people are asked to help, the less any one person has to do, and the greater the likelihood that the person with dementia will get the best support.

- People diagnosed with dementia rightfully want to drive for as long as it is safe. Family members must constantly weigh the need to respect a person’s desire to drive with the need for safety.

We hope this guide will help those making safe mobility decisions find the balance between maintaining independence and ensuring safety.
2. Public transit - remaining mobile

Getting around without a car is difficult in today's motor vehicle-oriented society. Some communities no longer have local services, or even basics like a grocery store. Even when services are available locally, we are used to having the freedom to drive to the doctor or grocery store across town or in another community. We are used to going where we want, when we want.

Retiring from driving is a major adjustment. Suddenly it may be a challenge just to get to the nearest doctor or grocery store, let alone one you have patronized over the years.

Iowa remains fairly distinctive among states, because some level of public transit service is available in all parts of the state.

Most communities with a population of more than 20,000 have local-bus systems that offer services along fixed routes. These are supplemented by paratransit services that offer door-to-door or curb-to-curb transportation for persons who, by reason of age or disability, are unable to utilize the route buses. Most of the routes and all of the paratransit services are accessible to persons using wheelchairs and scooters. The paratransit services typically require riders to apply for an ID card to verify eligibility. They also require prior-day trip reservations, though most accept standing reservations for rides taken on a set schedule. The hours of operation vary. Most operate from early morning to early evening on weekdays and Saturdays. A few communities offer evening and/or Sunday transit service.

In smaller communities and rural areas, public transit services are typically more limited. Iowa has 16 regional transit systems established by the counties within each part of the state to provide or coordinate transit services outside the major cities. Most service is based on reservations. Advertised availability of service may be for only certain days of the week or month. This regional transit service provides those without access to a motor vehicle some mobility.

It is often possible to schedule doctor's appointments so they coincide with the availability of transit service. Simply tell the person setting the appointment that you want to use public transit to get to there and need to follow the bus schedule.
Sometimes it is helpful to ask the transit provider if there are other services available that are not included in their informational materials. While open to the public, these unlisted services may offer travel opportunities at different times and other locations.

To contact your local public transit system, look in your phone book’s yellow pages under “bus lines.” There should be a listing for any local and regional transit systems.

Here are some basic questions to ask the transit system or provider agency.

• What is your service area?
• Are there eligibility criteria for certain services?
• How much does each service cost?
• Are reduced fares available? If so, what are the eligibility criteria for those, and how does someone sign up?
• What are the hours and days service is available?
• How much assistance does the driver provide?
• Does the driver help with packages?
• Is there any kind of assistance available to help orient a new rider to the service?
• What special arrangements are needed for persons who use wheelchairs or scooters?
• Can an aide or companion ride along? What is the fare for them?
• How much advance notice is required to make a ride reservation?
Other transportation resources
In many cases there are other groups within the community that offer transportation services for specific purposes. Many churches operate vans or small buses to provide transportation to their worship services or other church activities. Some social service agencies may have their own equipment to transport clients or volunteers. Some communities may also have organized volunteer driver programs. Often the transit system can help identify these resources. The area agency on aging may also be a good source of information.

Use the transportation planning worksheets provided in this booklet. Keep these sheets; you'll find them to be a helpful reference when your needs or options change.

Intercity transportation
Most of Iowa's regional transit systems offer travel opportunities to cities in their region of the state. Some offer longer distance trips to places such as medical centers, like those found in Iowa's major cities, or the University of Iowa Hospitals and Clinics, or even Mayo Clinic in Rochester, Minn.

For general, long-distance travel, however, service is provided by intercity bus (Greyhound, Trailways, etc.), Amtrak train or commercial airline. Local access to these services is fairly limited, except in Iowa's larger communities.

If you are not aware of what is available in or near your community, the transit system, area agency on aging or a local travel agent may be a good source of information. The transit system may be able to provide transportation to the intercity carrier's terminal and back, as long as your travel falls within normal transit service hours.

Tips for using transportation services
When using any of the transportation options, it is recommended each person should:
• carry personal identification and a card listing "whom to contact in an emergency";
• carry any special medications they may need to take during their trip;
• carry appropriate gear or clothing for changes in the weather; and
• never hesitate to ask for directions and help.
This booklet is part of the Iowa Department of Transportation’s “Choices Not Chances - The Road to Driving Safer and Longer” series. These booklets and video were developed to help Iowa drivers remain safe and mobile as they age. For more information, contact the Department of Transportation’s Office of Driver Services at 800-532-1121.
Transit Agency Phone Numbers

Ames .......................... 515-292-1100
Bettendorf .................... 563-344-4085
Burlington .................... 319-753-8162
Cambus (U of I)............... 319-335-8633
Cedar Rapids ................ 319-286-5573
Clinton ........................ 563-242-3721
Coralville ..................... 319-248-1790
Council Bluffs ............... 712-328-4634
Davenport ..................... 563-888-2151
Des Moines .................... 515-283-8100
Dubuque ....................... 563-589-4196
Fort Dodge ..................... 515-573-8145
Iowa City ...................... 319-356-5151
Marshalltown ................. 641-754-5719
Mason City ..................... 641-421-3616
Muscatine ...................... 563-263-8152
Ottumwa ....................... 641-683-0695
Sioux City ..................... 712-279-6404
Waterloo ...................... 319-234-5714

Region 1- Northeast Iowa Community Action Transit ........................................... 866-382-4259
Region 2 - North Iowa Area Regional Transit System .......................................... 641-423-2262
Region 3 - RIDES ................................................................. 800-358-5037
Region 4 - Siouxland Regional Transit System ................................................... 800-881-2076
Region 5 - MIDAS Regional Transit ................................................................. 800-287-7433
Region 6 - PeopleRides ................................................................................... 888-616-4298
Region 7 - Iowa Northland Regional Transit Commission .................................. 319-235-5213
Region 8 - Delaware, Dubuque & Jackson County RTA ................................... 800-839-5005
Region 9 - River Bend Transit .......................................................................... 800-292-8959
Region 10 - East Central Iowa Transit .............................................................. 319-365-9941
Region 11- Heart of Iowa Regional Transit Agency ........................................... 877-686-0029
Region 12 - Western Iowa Transit System ......................................................... 712-792-9914
Region 13 - Southwest Iowa Transit Agency ..................................................... 712-243-4196
Region 14 - Southern Iowa Trolley .................................................................... 866-782-6571
Region 15 - 10-15 Regional Transit Agency ....................................................... 800-227-6390
Region 16 - Southeast Iowa Bus ........................................................................ 866-753-5107

Intercity bus carriers providing service in Iowa

Burlington Trailways, West Burlington, IA .......................................................... 800-992-4618
Dodger Area Rapid Transit (DART), Fort Dodge, IA .......................................... 515-573-8145
Greyhound Lines, Dallas, TX ............................................................................. 800-231-2222
Jefferson Lines, Minneapolis, MN ..................................................................... 888-864-2832

For more information about public transit in Iowa, visit the Iowa Department of Transportation’s Web site: iatransit.com or check out the Iowa Public Transit Association’s Web site: iapublictransit.com.