



Do You Have a Transportation Plan for Retirement?

Familiarize yourself with transit alternatives before you need them

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Most of us know that we need to have a financial plan as we age, but how many of us are putting together a *transportation* plan?

What happens when our parents can no longer drive a car or when we, ourselves, acquire a visual or physical disability that limits our mobility? What if we still *can* drive when we retire, but don't *want* to? (I plan to be in that group.)

Given that [more than 65 percent of Americans over 65 live in the suburbs](#), where access to public transit is limited and hailing a cab isn't a ready option, transportation should be top of mind whether you plan to age in place, join a retirement community or downsize to a condo across town.

The Need for Transportation Alternatives

[A recent study](#) by National Association of Area Agencies on Aging (n4a) found that transportation was the top reason seniors called its [Eldercare Locator](#) last year.

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The report analyzed more than 270,000 calls to the referral service. “For older adults who can no longer drive and who live in suburban or rural communities without adequate public transit, a lack of transportation options can have a profound effect on overall quality of life,” the n4a found. “Many callers express frustration because they can’t do simple things like visit the doctor, buy food or socialize with peers because the options for getting from Point A to Point B are limited.”

Says Virginia Dize, Co-Director of the National Center on Senior Transportation (NCST), a partnership between n4a and Easter Seals funded by the Federal Transit Administration: “When older people give up driving, it does impact their ability to stay connected to the community.” And, she adds, “Giving up the keys is a major life event in most people’s lives.”

Having a transportation plan with multiple options for getting around without a car is a good way to make that transition a little easier. Fortunately, some public agencies and companies are stepping up to address the needs of older, disabled and carless-by-choice commuters.

Driver Training

In Arlington, Va., bus drivers for Arlington Transit (ART) receive mandatory yearly training on transporting seniors and those with disabilities. At a training session last week, three seniors, including a disabled rider, told bus drivers what makes a good or bad ride for them.

Good: Courteous, patient drivers who ask them where they are going and help them find an appropriate seat or location for their wheelchair.

Not good: Drivers who don’t pull up close enough to the curb or refuse to “kneel” the bus so the stairs are more accessible.

Good: Drivers who announce the stops when the automated speaker system isn’t working.

Not good: Drivers who ride too fast over speed bumps and road construction zones.

The drivers at the session thanked the riders for sharing their perspective and asked questions to clarify procedures when a rider asks to be dropped off between normal stops or refuses to secure her wheelchair. All of this is part of a broader effort to encourage everyone, not just seniors, to feel more comfortable using public transportation, according to Steven Yaffe, Transit Operations Manager for Arlington’s Department of Environmental Services.

“We don’t want to pave the county over, so let’s give people an alternative,” he says.

Safety Awareness

A lot of transportation anxiety can be reduced when riders can trust that they will be safe going to the doctor or grocery store on their own. NCST publishes transit [safety guides](#) for drivers, transportation managers, riders and caregivers, including the most recent, [Falls Prevention Awareness in Public Transportation](#).

Private Initiatives

Uber, the ride-sharing service, was praised for its effort to serve older riders at the [White House Conference on Aging](#) last month. It recently announced [a pilot program](#) to serve retirement communities and senior centers in seven cities nationwide. Through the program, residents will learn how to use the Uber app to request a ride and receive those rides for free or at a discounted rate funded by municipal partners.

Not to be outdone, Lyft, a competing ride-share service, is partnering with the National Federation for the Blind [to expand options for the visually impaired](#) and providing free rides to some seniors through its [Lyft for Good](#) program.

Travel Trainers

Many public transit systems like [Metro in Washington, D.C.](#) and the [Regional Transportation Authority in Chicago](#), Ill., offer free travel training for first-time riders including individual and group tours of train stations, demonstrations of bus accessibility and printed guides showing riders how to travel safely by bus or rail. Trainers can often allay the fears that prevent some older adults from taking public transit or accessing other means of transportation once they give up their cars.

Creating Your Transportation Plan

With all of these options, how do you create a transportation plan for yourself or for a parent who may need alternatives to driving? Start by asking these questions about what you or your loved ones may need as transportation needs change:

1. Will there be a family member or caregiver who can drive once you or your parent stop driving? What is the backup plan, such as a taxi or volunteer service, if that person is not available?
2. Does the community have a shuttle or car service for residents?
3. Is public transit an option? If so, familiarize yourself with the bus routes and subway lines in the area and determine the best ways to get to the bus stop or train station if they're not walkable from home. Find out if your local transit agency has a travel training program.
4. How could you or your parent get places if either of you are disabled and cannot use public transit? If [you qualify under the Americans with Disabilities Act for para-transit services](#), you can arrange door-to-door transportation. Many communities also offer a low-cost Dial-a-Ride option for riders over age 65 and younger residents with disabilities.

For more tips on transportation options review the [Choices for Mobility Independence](#) publication from NCST. You may also contact the [Eldercare Locator](#) online or by phone at 800-677-1116 for transportation resources in your area.