

# *Golden Gears Report 2026*



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# About the report

This research explores a major life transition for Australian seniors: the decision to continue driving, adjust driving, or stop driving. It examines how “handing over the keys” can shape independence, identity, dignity, wellbeing and social connection, while also looking at the triggers that influence driving decisions, including health changes, confidence, near-misses, family conversations and professional advice. The report also investigates seniors’ experiences with licence renewal, mandatory medical assessments and driving tests, including whether these processes feel clear, fair, respectful and based on ability rather than assumptions about age.

This report is based on research commissioned by Australian Seniors and conducted by MYMAVINS between 20 April and 29 May 2026. The study was carried out via a quantitative online survey of 1,201 Australians 50 years and above who are currently driving, or used to drive.

Survey data has been weighted to be broadly representative of Australia’s senior population in terms of age, gender, wealth, and state or territory.

Percentages are based on weighted data while base sizes (n) are unweighted and show the number of respondents who answered each question.

## Important things to observe about the charts and figures

- Footnotes beneath charts mainly refer to sampling details for each question. This helps clarify which respondents were asked specific questions in the survey.
- Charts without a specific note represent questions asked to all respondents.
- The type of question is also noted. For example, ‘Multiple responses allowed’ appears when respondents could select more than one answer.
- Some charts and figures may not total 100% due to rounding. This also applies to aggregated figures.
- Figures are based on self-reported estimates provided by respondents.
- Outliers have been removed from certain figures, with a specific note included wherever this applies.



# *Key findings*



# Key findings

## Driving remains an important part of later life

- Over 9 in 10 (91%) Australian seniors are currently driving, including 2 in 5 (40%) who drive daily and over 2 in 5 (43%) who drive a few times a week.
- Over 4 in 5 (83%) current drivers say being able to drive is important to their sense of independence.
- Among those who currently drive, over 2 in 5 (43%) say they drive less now than they did five years ago.
- Among those driving within the past year, over 3 in 5 (64%) have limited their driving for safety reasons, most commonly avoiding night driving (29%), bad weather (27%) and peak-hour traffic (25%).

## Many feel negative age-based safety perceptions are challenged

- Around 1 in 3 (31%) say there is no set age when most people become too old to drive safely.
- About 2 in 3 (66%) think there are negative perceptions around the safety of drivers aged 70 and older.
- Close to 7 in 10 (68%) of those who see negative bias say safety concerns are overestimated.
- Only about 1 in 2 (51%) believe licence renewal or testing requirements are based on actual driving ability and health issues rather than assumptions about age.

## Planning is being delayed and options are limited outside the big cities

- Nearly 1 in 2 (48%) current drivers have given no thought to how they will navigate stopping driving one day.
- Over 4 in 5 (81%) current drivers have not openly discussed reducing or stopping driving permanently in the past five years.
- Public concern around petrol prices is starting to impact nearly 1 in 2 (49%) current drivers' decision-making around when to reduce or cease driving.
- Those in regional, rural or remote areas are less likely to choose public transport (43%) and more likely to be unsure how they would get around (15%) than those in metro areas.

## Families share the transport load but planning is important

- Nearly 1 in 2 (49%) Australian seniors are driven by someone they know at least occasionally, rising to over 4 in 5 (81%) former drivers.
- Just over 1 in 2 (52%) feel uncomfortable asking other people for lifts or transport help.
- Around 1 in 3 (34%) say the time involved is one of the biggest challenges for family or friends who help with transport.
- Over 1 in 2 (52%) of those getting lifts are worried about relying on others to get around as fuel becomes more expensive.
- However, among those regularly driven by someone they know, only 1 in 6 (16%) say relying on others has negatively affected their relationships, while nearly 1 in 4 (24%) say it has had a positive effect.
- Over 7 in 10 (71%) say it is at least moderately important to have a transport plan discussed with family before driving needs change.

## Health care access without a car often depends on location

- Over 2 in 5 (44%) current drivers feel it is difficult to access essential healthcare in their area without driving themselves.
- In metro inner and inner suburban areas, nearly 3 in 4 (73%) say essential healthcare is easy to access without driving.
- In regional, rural or remote areas, only around 2 in 5 (41%) say the same, while nearly 3 in 5 (57%) say access is difficult.
- Over 1 in 4 (27%) former drivers have missed or delayed a health appointment because of transport issues.

## Life can change after driving

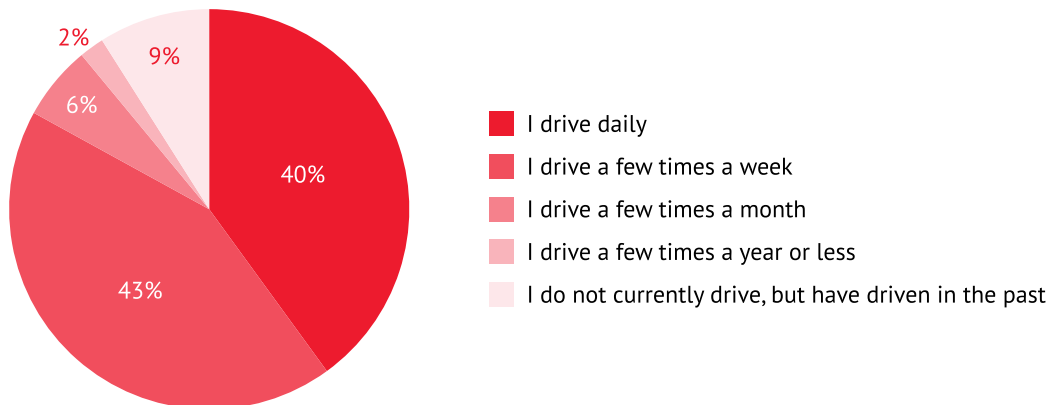
- Nearly 2 in 5 (37%) former drivers say their independence has decreased since stopping driving.
- Over 1 in 2 (55%) former drivers have felt like a “passenger in their own life” at least sometimes after stopping driving.
- Nearly 2 in 5 (38%) former drivers say their social life has worsened, and close to 3 in 5 (56%) leave home less often.
- Around 3 in 4 (75%) former drivers feel relief no longer dealing with traffic, parking, or fuel costs.
- Former drivers also often spend less on transport (38%) and feel more relaxed because they do not have to drive as much (30%).

# *Driving later in life*



# Adapting driving habits

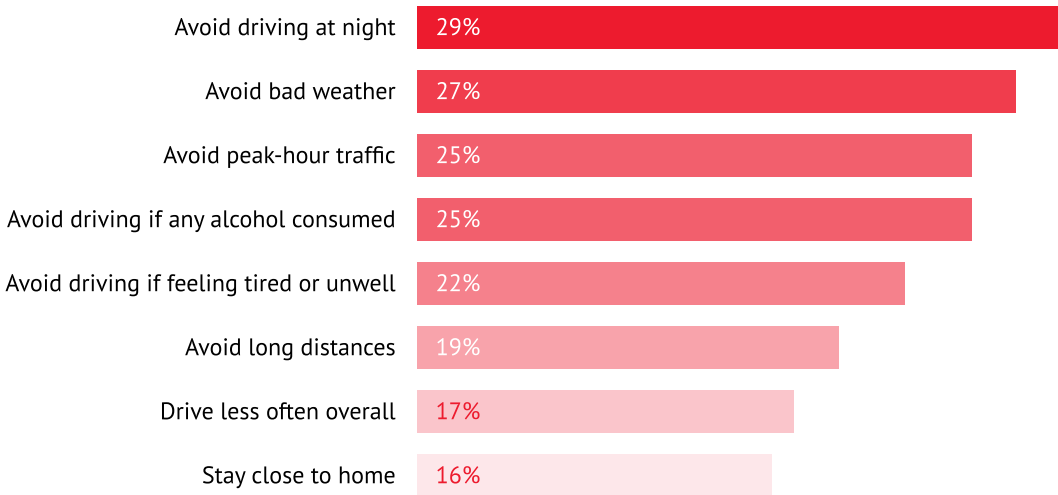
Which of the following best describes your current driving habits?



*\*n=1,201 total sample*

Over 9 in 10 (91%) Australian seniors are currently driving, including 2 in 5 (40%) who drive daily and over 2 in 5 (43%) who drive a few times a week. Men are more likely than women to drive daily (47% compared with 35%). Fewer than 1 in 10 (9%) do not currently drive but have driven in the past. Among those who currently drive, over 2 in 5 (43%) say they drive less now than they did five years ago.

In the past 12 months, have you chosen to limit your driving in any of the following ways for safety reasons?

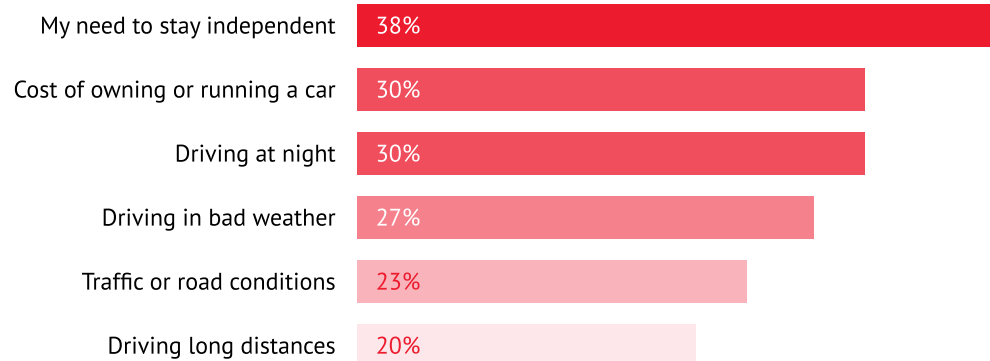


*\*n=1,123 those driving within the past year. Multiple responses allowed. Top 8 responses only.*

Among those driving within the past year, over 3 in 5 (64%) have made at least one safety-related change to their driving. The most common are avoiding driving at night (29%), in bad weather (27%), during peak-hour traffic (25%), after consuming alcohol (25%), and long distances (19%).

# Driving decisions

**Which of the following most influences your decisions about driving (or your decision not to drive) at this stage of life?**

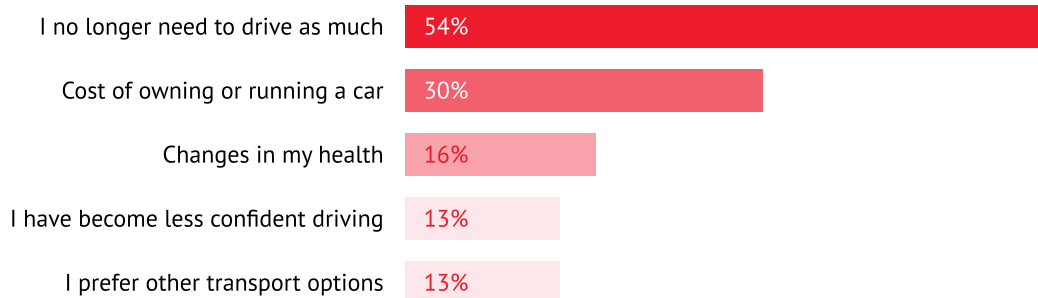


*\*n=1,099 those currently driving. Multiple responses allowed. Top 6 responses only.*

Nearly 2 in 5 (38%) of current drivers say the need to stay independent influences their decisions about driving. This is followed by the cost of owning or running a car (30%), driving at night (30%), and driving in bad weather (27%).

However, close to 1 in 2 (49%) current drivers say public concern around petrol prices is impacting their decision-making around when to reduce or cease driving.

**Which of the following, if any, help explain why your driving (or lack of driving) has changed over the past 5 years?**



*\*n=580 those who drive less now than 5 years ago OR those who do not currently drive. Multiple responses allowed. Top 5 responses only.*

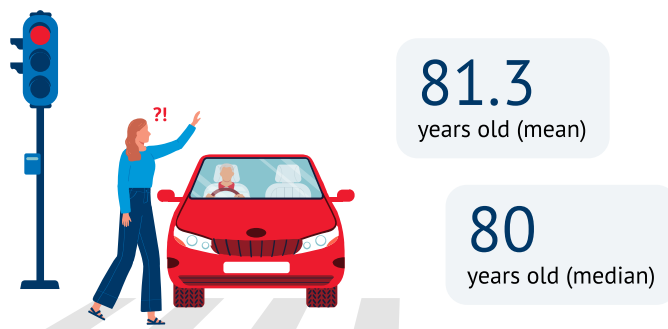
Among those whose driving has reduced or stopped, over 1 in 2 (54%) say they no longer need to drive as much. Around 3 in 10 (30%) point to the cost of owning or running a car, followed by changes in health (16%), and becoming less confident driving (13%).

# *Driving safety*



# Age-related perceptions

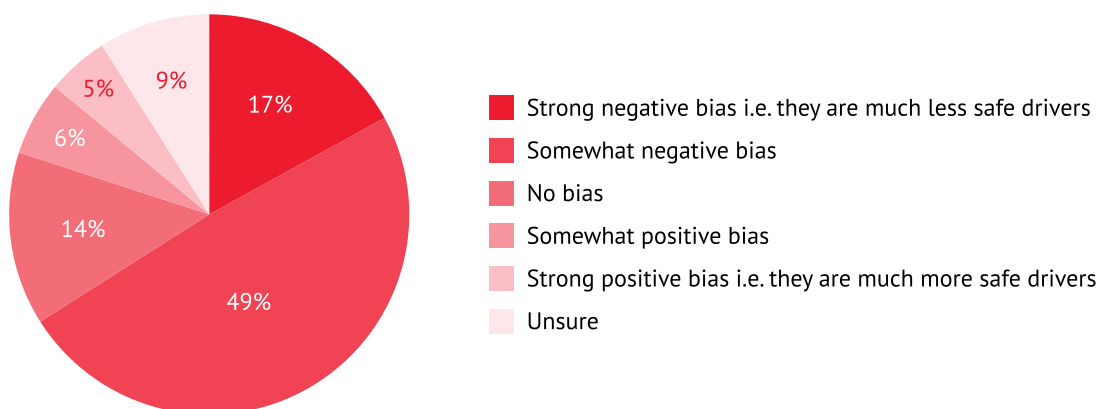
While it depends on the individual, at what age do you think **MOST** people become too old to drive safely?



*\*n=819 those who think there is an age where MOST people become too old to drive safely*

Around 1 in 3 (31%) Australian seniors feel there is no set age when drivers become unsafe. Among those who nominate an age, the average is 81.3 years and the median is 80.

Do you think there are biased perceptions around the safety of drivers 70 years and older?



*\*n=1,201 total sample*

About 2 in 3 (66%) think there are negative perceptions around the safety of drivers aged 70 and older.

Among those who see negative bias, close to 7 in 10 (68%) say safety concerns are overestimated.

## How much do you agree or disagree these are prevailing stereotypes about older drivers 70 years and older?

“Drivers 70 years and older are more likely to be unsafe on the road.”



27%  
Agree



61%  
Disagree

“Drivers 70 years and older are involved in more road incidents.”



19%  
Agree



61%  
Disagree

“Drivers 70 years and older are more likely to drive too slowly and hold up traffic.”



44%  
Agree



45%  
Disagree

*\*n=1,201 total sample*

Over 3 in 5 (61%) disagree that drivers aged 70 and older are stereotyped as more likely to be unsafe on the road or involved in more road incidents. However, views are almost evenly split on whether there are prevailing stereotypes that older drivers are more likely to drive too slowly and hold up traffic (44% agree vs 45% disagree).

# Licence renewal

**In the past 5 years, have you had to do any of the following to renew or keep your driver's licence?**



**59%**  
Eyesight or  
vision test



**34%**  
Paperwork only, with no  
medical or driving test



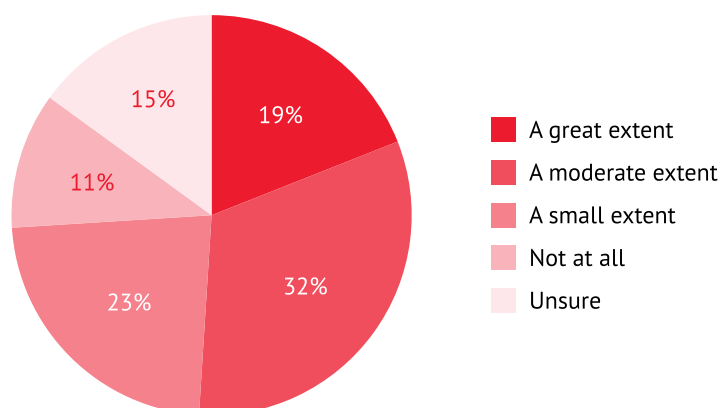
**33%**  
Medical assessment  
or medical report

*\*n=741 those who have renewed their licence or been assessed in the past 5 years. Multiple responses allowed. Top 3 responses only.*

Among those who renewed or kept their driver's licence in the past five years, around 3 in 5 (59%) say they had to complete an eyesight or vision test. Around 1 in 3 (34%) completed paperwork only, with no medical or driving test, and around 1 in 3 (33%) completed a medical assessment or medical report.

Around 9 in 10 (89%) say the process felt dignified overall.

**To what extent do you believe that licence renewal or testing requirements for older drivers are based on actual driving ability and health issues rather than just assumptions about age?**



*\*n=1,201 total sample*

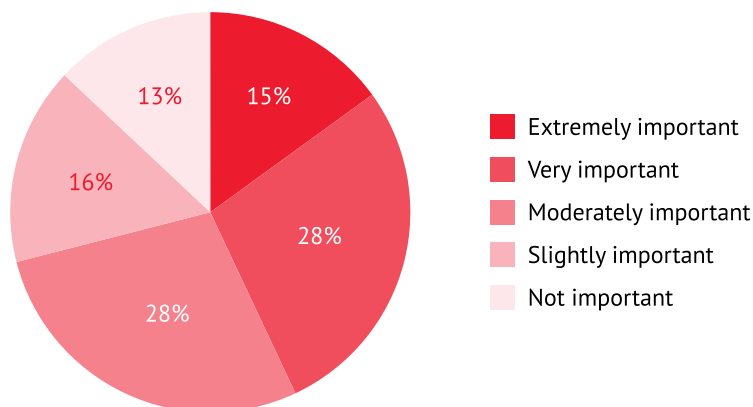
While over 3 in 5 (63%) in general believe older drivers are treated fairly when it comes to the licence renewal and testing process, only about 1 in 2 (51%) believe the licence renewal or testing requirements for older drivers are based on actual driving ability and health issues rather than just assumptions about age.

# *Transition to driving cessation*



# Transport planning

How important do you think it is to have a transport plan discussed with family before driving needs change?



*\*n=1,201 total sample*

Over 7 in 10 (71%) Australian seniors say it is at least moderately important to have a transport plan discussed with family before driving needs change.

Have you given any thought to how you will navigate the transition to stopping driving one day?

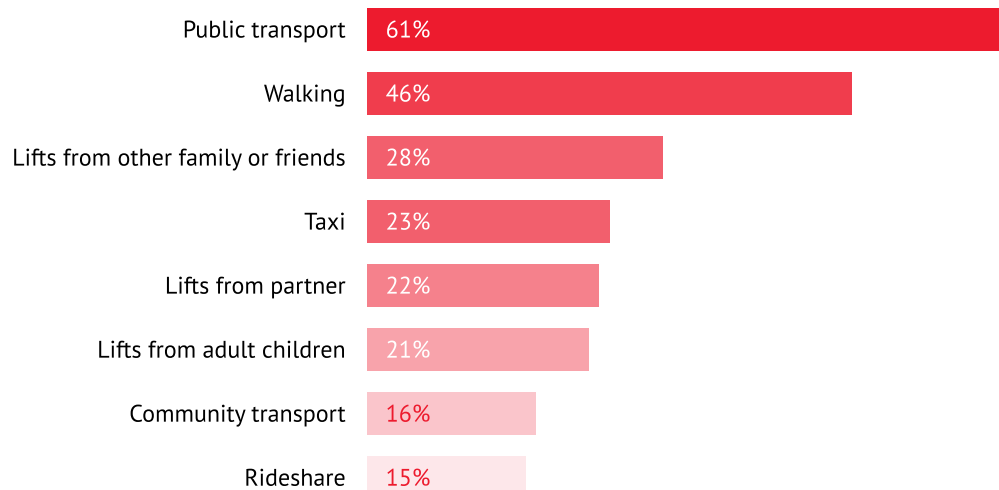


*\*n=1,099 those currently driving*

While the majority feel it's important to discuss a transport plan with family early, nearly 1 in 2 (48%) current drivers have given no thought to how they will navigate life after driving, and over 4 in 5 (81%) current drivers have not openly discussed reducing or stopping driving permanently in the past five years.

# Alternatives to driving

**If you were no longer driving, how do you think you would mainly get around?**

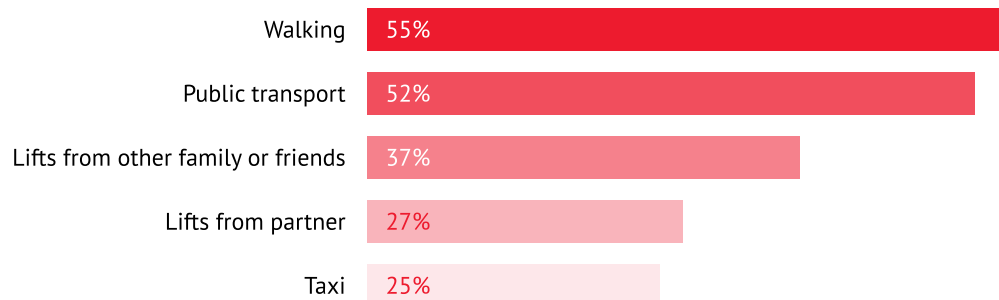


*\*n=1,099 those currently driving. Multiple responses allowed. Top 8 responses only.*

Among current drivers, around 3 in 5 (61%) say they would use public transport if no longer driving, close to 1 in 2 (46%) would walk, and around 3 in 10 (28%) would get lifts from family or friends.

Where you live changes the picture. Those in metropolitan inner city or inner suburban areas are more likely to choose public transport (73%) and rideshare (25%). In contrast, those in regional, rural or remote areas are less likely to choose public transport (43%) and more likely to be unsure how they would get around (15%).

**How do you mainly get around now that you no longer drive?**



*\*n=102 those no longer driving. Multiple responses allowed. Top 5 responses only.*

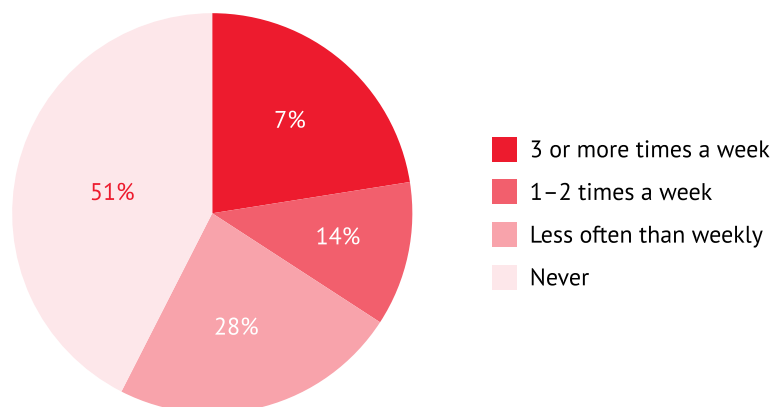
For former drivers, more than 1 in 2 (55%) mainly get around by walking. Around 1 in 2 (52%) use public transport and close to 2 in 5 (37%) get lifts from other family or friends.

# *Family support*



# Getting lifts

**In a typical week, how often does someone you personally know drive you to places you need or want to go (not including public transport, taxis or rideshare)?**

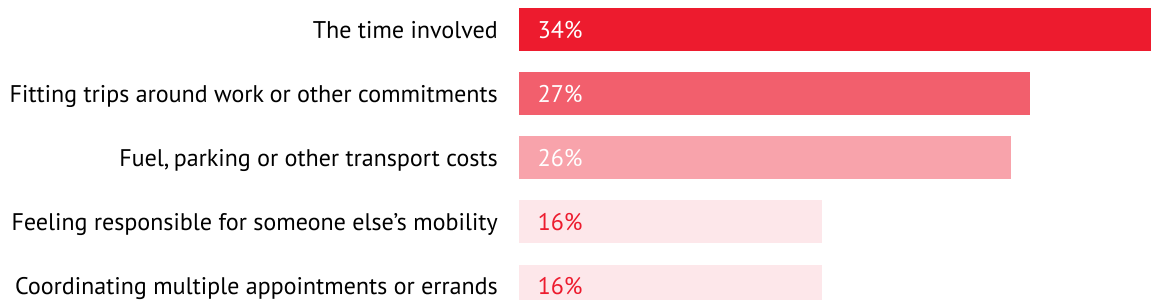


*\*n=1,201 total sample*

Nearly 1 in 2 (49%) Australian seniors are driven by someone they know at least occasionally, rising to over 4 in 5 (81%) former drivers.

For those receiving help, transport support averages 3 hours a week (and 3.5 hours for former drivers).

**Which of the following do you think are the biggest challenges for family or friends who help with transport?**

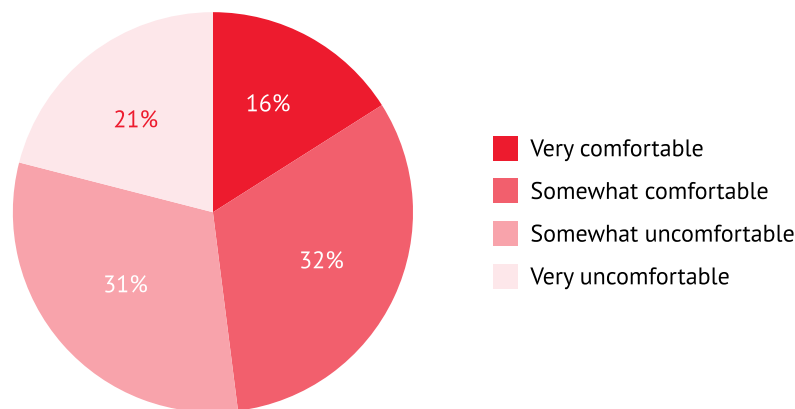


*\*n=1,201 total sample. Multiple responses allowed. Top 5 responses only.*

Around 1 in 3 (34%) say the time involved is one of the biggest challenges for family or friends who help with transport. This is followed by fitting trips around work or other commitments (27%) and fuel, parking or other transport costs (26%).

# Asking for help

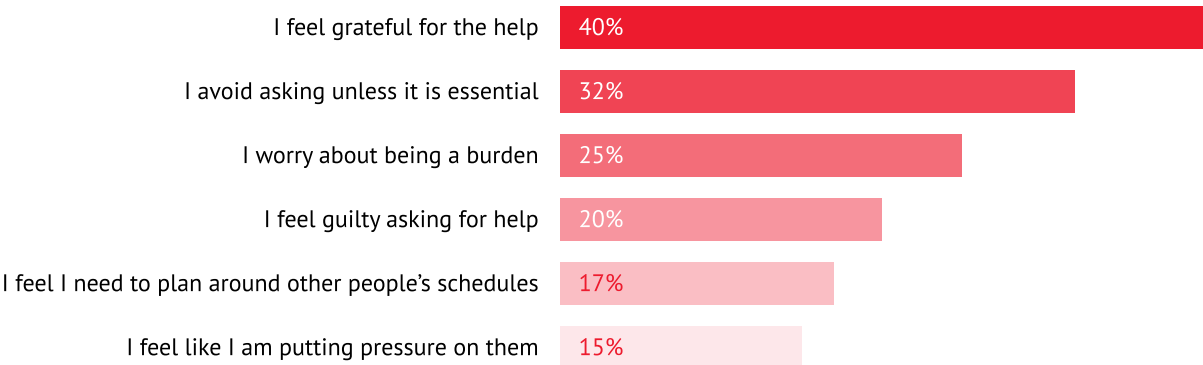
How comfortable do you feel asking other people for lifts or transport help?



*\*n=1,201 total sample*

Just over 1 in 2 (52%) feel uncomfortable asking other people for lifts or transport help.

Which of the following have you experienced as a result of relying on other people you personally know for transport?



*\*n=578 those who have experience being driven by someone they personally know. Multiple responses allowed. Top 6 responses only.*

Among those who have experienced being driven by someone they know, 2 in 5 (40%) feel grateful for the help. However, over 3 in 10 (32%) avoid asking unless it is essential, about 1 in 4 (25%) worry about being a burden, and 1 in 5 (20%) feel guilty asking for help.

# Relationship impacts

To what extent has relying on other people you personally know for transport affected your relationships with them?



16%  
Negative effect



61%  
Not at all affected

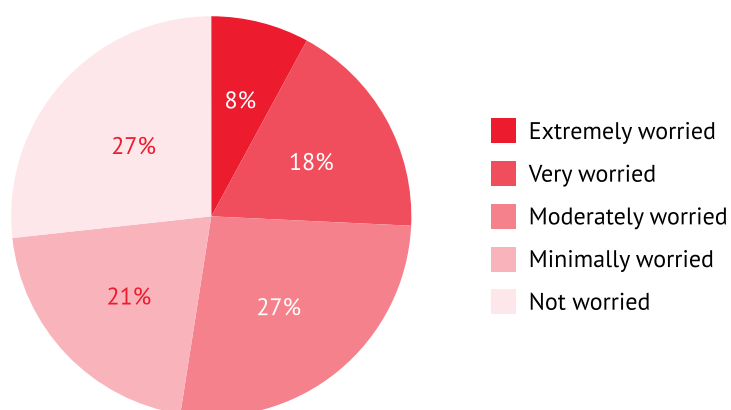


24%  
Positive effect

*\*n=80 those driven by someone they know 3 or more times a week*

Despite concerns of being a burden, only 1 in 6 (16%) who are driven by someone they know 3 or more times a week say relying on them for transport has negatively affected their relationships while nearly 1 in 4 (24%) say it has had a positive effect.

With fuel prices continuing to rise, how worried are you about relying on others to get around?



*\*n=578 those who have experience being driven by someone they personally know*

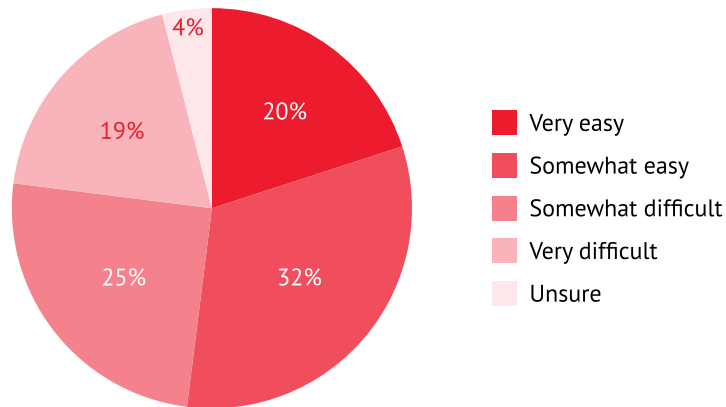
Among those being driven by someone they know, over 1 in 2 (53%) are becoming worried about relying on others as fuel becomes more expensive.

# *Healthcare accessibility*



# Service access

Thinking about where you live, how easy or difficult is it to access essential healthcare without driving yourself?



*\*n=1,099 those currently driving*

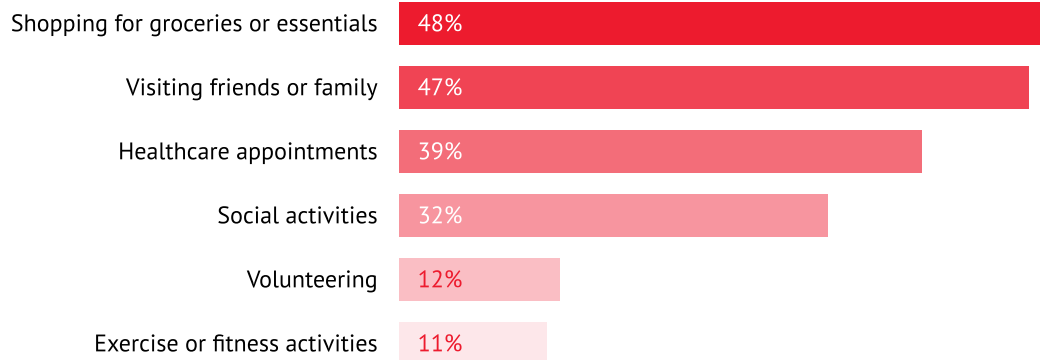
Nearly 3 in 4 (73%) Australian seniors usually drive themselves to health appointments.

Among current drivers, over 2 in 5 (44%) feel it is difficult to access essential healthcare in their area without driving themselves.

In metro inner and inner suburban areas, nearly 3 in 4 (73%) say essential healthcare is easy to access without driving.

In regional, rural or remote areas, only around 2 in 5 (41%) say the same, while nearly 3 in 5 (57%) say access is difficult. Further, over 1 in 3 (36%) seniors in these areas are not confident at all relying on public transport to get to appointments.

## Which services are hardest to access without a car?



*\*n=1,201 total sample. Multiple responses allowed. Top 6 responses only.*

Nearly 1 in 2 say shopping for essentials (48%) or visiting friends or family (47%) are among the hardest services or activities to access without a car, while 2 in 5 (39%) cite healthcare appointments.



# Appointment journeys

## Estimated travel time to last essential health appointments

Currently driving



17.7 minutes

No longer driving



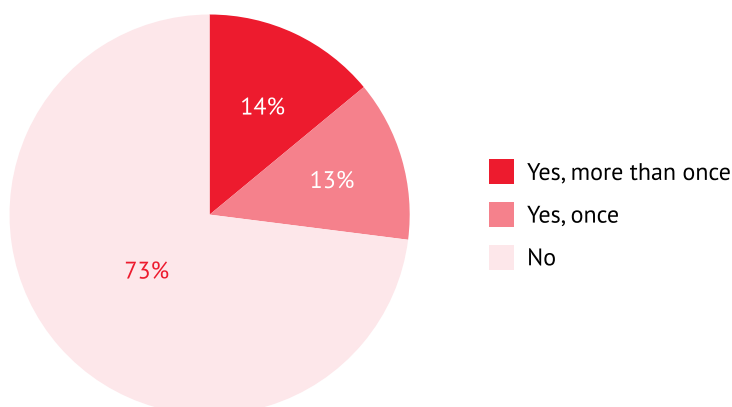
25.3 minutes

*\*n=1,049 those currently driving, 92 those no longer driving. Reported figures both averages. Zeroes and outliers removed.*

Health trips to essential appointments average 17.7 minutes for drivers, rising to 25.3 minutes for former drivers.

Nearly 7 in 10 (68%) believe their last essential health appointment would have taken longer without a car.

## In the past 12 months, have you missed or delayed a medical or health appointment because of transport issues?



*\*n=102 those no longer driving*

Among former drivers, over 1 in 4 (27%) have missed or delayed a health appointment because of transport issues.

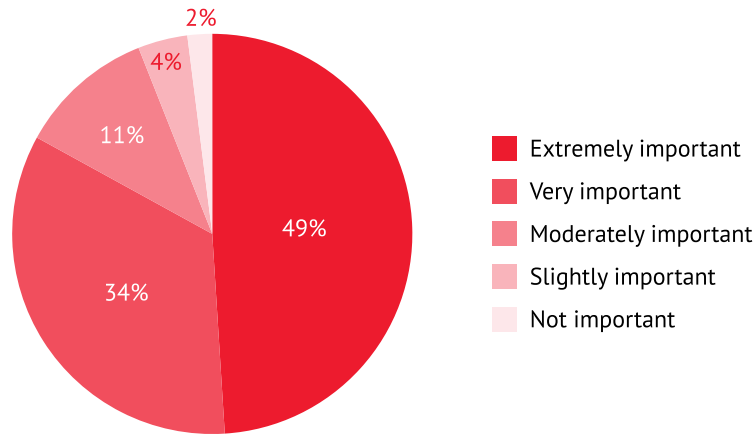
Nearly 7 in 10 (68%) former drivers feel transport limitations affect their wellbeing.

# *Life after driving*



# Independence changes

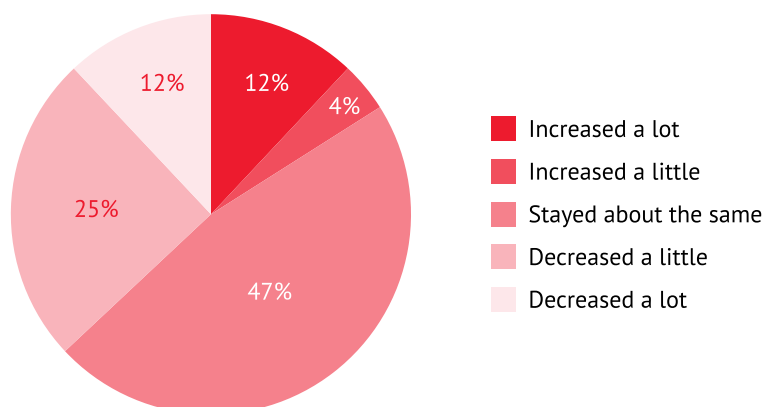
How important is being able to drive to your sense of independence?



*\*n=1,099 those currently driving*

Over 4 in 5 (83%) current drivers say being able to drive is important to their sense of independence, including close to 1 in 2 (49%) who say it is extremely important.

Since no longer driving compared to 5 years ago, how has your overall sense of independence changed?

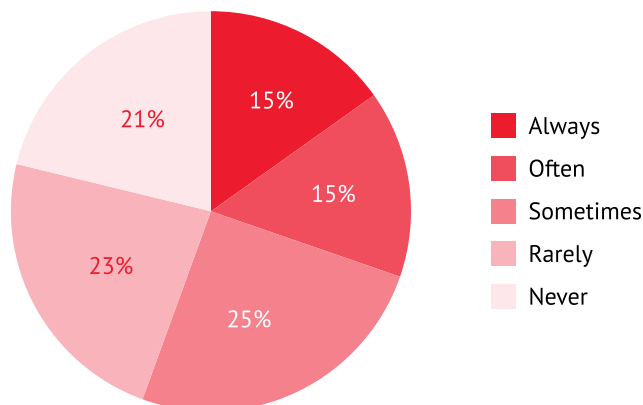


*\*n=102 those no longer driving*

Nearly 2 in 5 (37%) former drivers say their overall sense of independence has decreased since stopping driving. However, this is not the case for most with just under 1 in 2 (47%) reporting it has stayed about the same and around 1 in 7 (16%) say it has even increased.

# Control and routine

How often have you felt like a “passenger in your own life” due to reducing or ceasing driving compared to 5 years ago? i.e. you are losing a sense of control and independence



*\*n=102 those no longer driving*

Over 1 in 2 (55%) former drivers have felt like a “passenger in their own life” at least sometimes after stopping driving.

How much do you agree or disagree with the following statements about your experiences due to reducing or ceasing driving compared to 5 years ago?

“I have less control over where and when I go places.”



64%  
Agree



33%  
Disagree

“I feel more dependent on others’ schedules.”



69%  
Agree

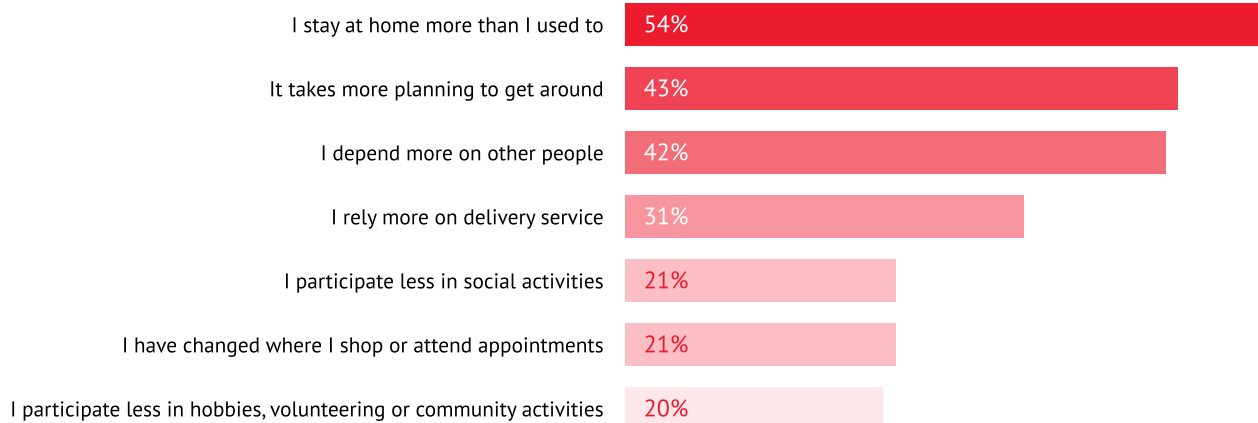


25%  
Disagree

*\*n=102 those no longer driving*

Nearly 2 in 3 (64%) former drivers feel they have less control over where and when they go. Nearly 7 in 10 (69%) feel more dependent on other people’s schedules.

## What has changed most in your daily life since no longer driving compared to 5 years ago?



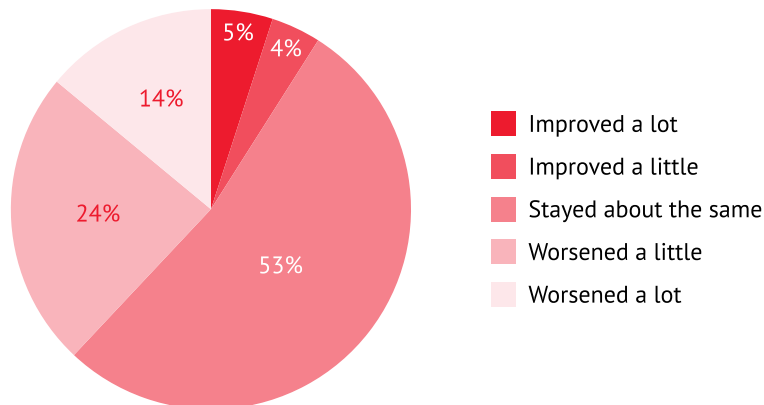
*\*n=102 those no longer driving. Multiple responses allowed. Top 7 negative responses only.*

Over 1 in 2 (54%) former drivers say they stay at home more than they used to. Over 2 in 5 (43%) say it takes more planning to get around, while around 2 in 5 (42%) say they depend more on other people.



# Social connection

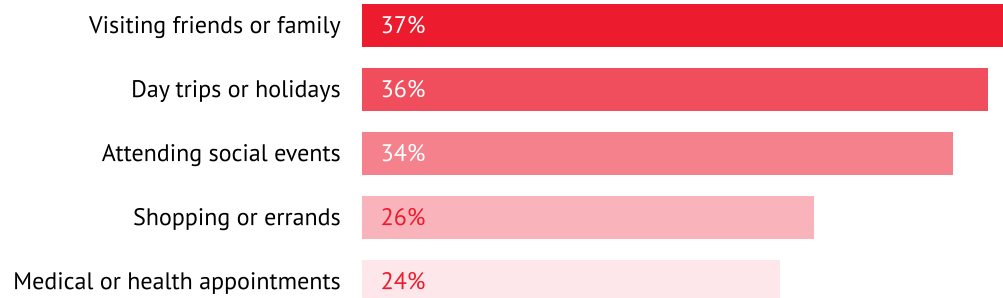
## How has your social life changed since reducing or ceasing driving?



*\*n=102 those no longer driving*

Nearly 2 in 5 (38%) former drivers say their social life has worsened since stopping driving, and close to 3 in 5 (56%) say they leave home less often.

## In the past 12 months, have you avoided any of the following because getting there felt too hard?



*\*n=102 those no longer driving. Multiple responses allowed. Top 5 responses only.*

Nearly 3 in 5 (56%) former drivers have avoided at least one activity in the past 12 months because getting there felt too hard. The most common activities avoided are visiting friends or family (37%), day trips or holidays (36%) and attending social events (34%). Around 1 in 4 have avoided shopping or errands (26%) or medical or health appointments (24%).

# Relief and benefits

What has changed most in your daily life since no longer driving compared to 5 years ago?



38%

I spend less on transport or car-related costs



30%

I feel more relaxed because I do not have to drive as much

*\*n=102 those no longer driving. Multiple responses allowed. Top 2 positive responses only.*

Around 2 in 5 (38%) former drivers spend less on transport or car-related costs, while around 3 in 10 (30%) feel more relaxed because they do not have to drive as much.

How much do you agree or disagree with the following statements about your experiences due to reducing or ceasing driving compared to 5 years ago?



**"I feel relief in no longer having to deal with traffic, parking, or fuel costs."**



75%  
Agree



21%  
Disagree

*\*n=102 those no longer driving*

Around 3 in 4 (75%) former drivers feel relieved they no longer have to deal with traffic, parking and fuel costs.



# More of the Australian Seniors Series coming soon...

## About Australian Seniors

Australian Seniors launched in 1998 to meet the needs of the often-ignored over 50s market. Since then, we've helped countless Australians protect the most important things in life – whether it's their family's future, valuable assets, or even their long-planned retirement.

We strive to be different through the diverse offering of our life, funeral, health, car, home & contents, landlords, pet, and travel insurance products by carefully selecting underwriters that share our vision of providing insurance that's simple, easy to understand, and cost-effective. That's why our policies have helped everyone from hard-working over 50s to self-funded retirees take control of the things that matter most.