

Covid and the car:

After 12 months in the slow lane,
how is the UK getting back in the
driving seat?

Co-op Insurance takes a look at post-pandemic motoring



**co
op**

It's what we do



“Here in Great Britain – an island with a road network of over 217,000 miles – our motor vehicles play an intrinsic role in the way we live our lives.

Little over 12 months ago, none of us could have imagined a world where many of us wouldn't be commuting to work, heading out on a weekend road trip to visit our favourite beauty spot or hitting the motorway to see family and friends dotted around the country.

In a year when we all had to spend so much more time within the confines of our own neighbourhood, we felt it was important to take a step back and re-evaluate what our relationship with our four-wheeled friends now looks like, as we enter post-pandemic life.

Whilst we know many motorists can't wait to hit the open road once again, there are many more in society that understandably feel anxious and nervous about UK roads becoming choked with traffic once more.

Whether that is the army of young drivers who have become used to reduced volumes of traffic, or those that have become parents during the pandemic and are yet to venture far with their precious new cargo on board, it's clear that many will have different feelings about the traffic

on our roads and motorways returning to pre-pandemic levels.

And what does this mean for our car-buying habits? Will people shy away from public transport in favour of their own 'safe' car-bubble? And is now the time when many drivers will start to turn away from fossil fuels motors, in favour of hybrid and electric alternatives? And what of the two-car household – are we set to see the death knell of multi-car driveways as office workers see themselves spending more time at home?

These are the questions that we've asked the Great British public as we continue in our promise to help support those who have been affected by the impact of the pandemic. Whether that's a customer who now looks to us to provide a pay-per-mile service, or one of our young 'black box' drivers who feels safer driving with our 'T' plate on display, we will continue to innovate and update our products to reflect the ever-changing needs of British motorists."



Charles Offord,
Managing Director of Co-op Insurance

An acceleration in anxieties?

Almost four out of ten UK drivers (**39%**) say that the prospect of aggressive drivers on the road makes them feel anxious, with **36%** of people confessing to feeling scared or nervous about the prospect of a return to pre-pandemic levels of traffic.

But there are two groups who are most anxious about life speeding up again:

- Drivers aged 16 to 24 years old are the most anxious age group to emerge from the pandemic with **64%** saying they're scared about driving on busier roads.
- **46%** of women admit to being anxious about busier roads, compared to **25%** of men. And one in ten of those female drivers (that's **11%**) are concerned about driving with a baby under 12 months old, compared to just **4%** of men.

Top three concerns about UK roads getting busier again

Other drivers
being aggressive

38.5%

I feel rusty and
out of practice

30.5%

The risk of
accidents

29.8%

Young driver case study

Co-op Motor Insurance customer James Doyle, 20, from Cornwall, has a 'T' plate on his car to show other drivers he is driving with a black box telematics system in place.

He said: *"As a relatively newly qualified driver, I've found driving a lot calmer over the last 12 months because the roads have been so much quieter due to lockdown. Now, there is suddenly so much more traffic and people seem to be rushing around in their cars in a real hurry to get to their destination. Everything is back to full throttle. The change in traffic levels over the past few weeks is very noticeable, it's been a bit of a shock to the system and has made driving more stressful."*



Is car ownership at a Corona-crossroads?

Almost four in ten Brits (**37%**) say they'll be giving public transport the red light because they fear it will be too crowded and they'd feel safer in the car as there is less chance of catching Covid-19.

So, what does this mean for car ownership in the UK? As a return to the nation's roads gets underway, almost a third of those polled say they are planning to buy new wheels in the next 12 months, with one in three set to splash out on a hybrid vehicle (**31%**) and one in four on an electric car (**27%**).

Only **15%** plan on buying a fossil fuel vehicle, showing that petrol and diesel are falling out of favour with today's more eco-conscious drivers.

And, whilst used cars are also set for a renaissance with almost one in five (**18%**) opting to buy second-hand, on average, men wanting to buy a new car are prepared to spend an eye-watering £27,403, whilst women will splurge £20,326. And young drivers aged between 16 and 24 years will look to spend an impressive £16,231 on their vehicle.

What's more, we could be seeing the end of two-car households. 9% of those with two cars have already stopped using a second car, 11% want to do so to reduce their carbon footprint and 20% say they're considering it to save money.

But it also seems that many car owners have forgotten the basics, as one in four motorists admits to not having carried out basic car maintenance over the last six months.



Back on the road

We know that for many, owning a car is about more than simply getting from A to B. It's about the freedom and enjoyment driving can bring.

In fact, our research showed that over a fifth of motorists (21%) are very excited to be back behind the wheel now restrictions are lifting. Aside from the fun of being on four wheels, reasons given included the chance to listen to podcasts, music and the radio but for some it's simply the chance to enjoy the solitude of being alone in their car.

British racing driver and car fanatic, Jodie Kidd, couldn't agree more!

"For me there's nothing like the thrill of the open road and setting off on a road trip is just as exciting as arriving at the destination!"



Cover for every customer's needs

By Miles

In 2020, Co-op Insurance teamed up with pay-by-mile car insurance provider By Miles, to deliver greater choice and value to those who found they were spending more time out of their vehicle, than in it.

Rather than paying an annual premium, motorists can now pay a lower fixed amount each year to cover their non-driving risks, such as theft and vandalism, then pay for the rest of their cover monthly, based on how many miles they drive. By Miles measures each journey using a device called a Miles Tracker.



The 'T' Plate

Last September, Co-op Motor Insurance launched the 'T' plate to help young or newly-qualified drivers with telematics to feel safer on the road. Like an 'L' plate, the 'T' plate is displayed on the car to indicate to other road users that the vehicle is fitted with a black box and the driver is being monitored. The launch came after over half (**53%**) of the UK's 17-25-year-old drivers admitted that they have been put under pressure to drive faster by other motorists.



MOT made easy

Those who are still working from home and don't want to walk back from their local garage whilst waiting for their vehicle to be serviced can take advantage of Co-op Insurance's Car Care service, offered in partnership with Fixter. Vehicles are picked up at home, serviced or given an MOT, and returned at a place and time to suit. Handy or what?



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It's what we do

2,000 UK adults surveyed on behalf of Co-op during 9-12 April 2021.

Research carried out by Opinion Matters. Opinion Matters abides by and employs members of the Market Research Society which is based on the ESOMAR principles.