

Changes In Car Usage More Than A Health Benefit

Decreasing car usage could have more than just health benefits for Britons, it has been reported.

October 2, 2008 (FPRC) -- In a recently released study, uSwitch reveals that a significant number of drivers are now cutting down on how many times they get behind the wheel. According to the price comparison site, 55 per cent of motorists are reducing the number of trips they make, with just over a third (38 per cent) of consumers now claiming to only use their vehicle for essential journeys. It was also revealed that 54 per cent of motorists are now looking to drive in a more economic manner, with about one in ten now part of a car-sharing scheme.

This, in turn, could help to manage other motoring-related expenses, such as road tax and insurance, as well as the likes of repayments on personal loans and credit cards, with greater ease.

Such moves, it was reported, come as drivers struggle with rising motoring costs and the overall effects of the credit crunch. At present, it was revealed that the cost of filling up an entire tank of petrol stands at "an eye watering" 66 pounds.

The study also showed that 15 per cent of drivers are now starting to do the journeys they would have done by car by bicycle.

For those looking for an effective means of switching to two wheels, getting using cheap loans may prove to be effective.

The price comparison site also revealed that one particularly popular means that motorists are using to cut back on the amount of driving they do is through the school run. According to uSwitch, more than a quarter (27 per cent) of drivers no longer use their vehicle to take their children to school, with 79 per cent of such consumers now reporting that their offspring walks to and from their place of learning.

Commenting on the report, Ashton Berkhauer, insurance expert at uSwitch, stated that such a change in driver behaviour has seen British roads become clearer and safer. In addition, it was claimed that this shift in motoring mentality may "have a knock-on effect on the insurance industry as insurers take annual mileage into account when calculating premiums".

He said: "Lower mileage could result in lower premiums. Also, statistically more accidents happen on shorter trips, so cutting back on short journeys could lead to fewer insurance claims. Again, this could result in lower premiums. The key thing is for motorists to provide their insurer with an accurate idea of the number of miles they clock up. Dont miss a trick - if your mileage changes, let your insurer know. Cost-conscious drivers should also make sure that they are paying the lowest possible price for their motor insurance - and that means shopping around rather than just relying on a renewal quote."

The uSwitch expert went on to report that by taking the time to shop around for a more competitive car insurance quote, consumers could save themselves as much as 200 pounds. Such a figure, Mr Berkhauer claimed, could prove to be of particular assistance during "these cash-strapped times".

Whether on the lookout for a car or a bike, consumers wanting an effective way in which to purchase a new set of wheels might wish to consider obtaining a cheap loan. In doing so, people could be able to get the vehicle of their dreams quickly and affordably. The monetary assistance that is provided by this kind of loan could also help borrowers to purchase a comprehensive and cost-efficient insurance policy. Loans could be of particular help to those on the hunt for a car after esure recently revealed that more than two-thirds of drivers do not take the time to research the various financial options available to them when buying a new vehicle.

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