

PRESS RELEASE

77% OF IRISH HOUSEHOLDS BELIEVE A CAR IS “ABSOLUTELY NECESSARY” FOR FAMILY TRANSPORT

- **Liberty Insurance research finds four in five (79%) use their cars every single day, with 29% doing so several times each day**
- **Four in five (82%) use the car as their primary mode of travel, almost four times the number who mostly use public transport (22%)**
- **Top five tips to reduce motoring costs as fuel prices continue to rise**

DUBLIN, 12 October 2023

Despite the ongoing cost-of-living crisis, and increases in motor fuel costs, the vast majority of Irish people are still heavily dependent on private car transport to get around.

New research by Liberty Insurance has found that more than three quarters of Irish people (77%) believe having a car is “absolutely necessary” for their family’s transport logistics. Just 2% of Irish people believe it is not necessary to have access to a car.

The research comes as petrol and diesel prices continue to rise, following increases to motor fuel excise duty in August.

Half of all car owners (50%) use their cars every single day, while a further 29% make use of their car for multiple journeys each day. Private car is by far the most popular method of travel, being utilised by more than four in every five people (82%). This is far ahead of public transport options, which are mainly used by just 22% of the population – although this rises significantly to more than one in three (34%) in Dublin, where higher population density and more public transport options make those alternatives more practical.

Previous Liberty research in February 2023, found that the desire to drive a more sustainable vehicle, was the most common reason why motorists were thinking of changing cars (24%), but that fears over the cost of electric or hybrid care (70%) and ‘range anxiety’ (49%) were putting them off.

Motoring Economics

As Irish motorists continue to depend on their cars to get around, Liberty Insurance is advising on a number of key measures motorists can take, to ensure they are getting the best value use of their car.

1. Ensure your care is well serviced

While previous Liberty research (July 2023) found that more than one in seven motorists (15%) said they had put off servicing their car to try and save money, ensuring that your car is well-serviced and roadworthy is not only essential for motoring safety, but ensures that your vehicle is operating optimally and at its most efficient in terms of fuel burn. Particularly approaching the colder, darker winter months, ensuring cars and tyres are well-serviced is essential advice for all motorists.

PRESS RELEASE

2. Ensure you have the best value car insurance

Liberty's modular insurance products ensure that motorists only pay for what they need, to ensure they have the most suitable insurance for their needs. All motorists, whether Liberty customers or not, should speak with their insurer or broker to ensure they have the best value cover for them.

3. Use Public Transport where possible

While for many households, public transport will not be a suitable alternative, using public transport options where they are available, can help to reduce transport costs and vehicle wear-and-tear. Making use of park and ride facilities at bus, train and tram stations to make use of public transport options for travel on the busiest commuter routes can also save on valuable travel time.

4. Journey Planning

Liberty research in July found that 43% of respondents said they had reduced how much they use their car over the past six months. While motorists remain dependent on cars, that people have been reducing their car usage reflects not only the rise in costs, but changes to how people live and work. With remote working models, many car users will have the flexibility to plan journeys to avoid peak time traffic, which is less efficient in terms of using fuel. Similarly,

5. Consider Electric or Hybrid Vehicles

If financially viable, customers could consider transitioning to a hybrid or electric vehicle to reduce long-term fuel expenses and lower their carbon footprint. While more than three-quarters of Irish motorists use their car every day, one in eight (13%) only use theirs either on weekends only or weekdays only. It is likely that a considerable number of these journeys will be short, daily trips – such as school runs or shopping trips, reducing the anxiety about the range of electric vehicles.

José Luis García Camiñas, Product Leader for Liberty Seguros in Europe said:

“The findings of this research are of significance for us all and show how much Irish motorists still rely on their cars to get around despite increases in fuel costs and the desire to travel more environmentally sustainably.

“When it comes to managing motoring costs, ensuring that your car is roadworthy, and safe for you and other motorists is not only of the utmost importance, but keeping your car in good condition also helps to prevent larger costs down the road.

“Irish people have also shown that where public transport options are viable, they like to use them, and these can be a valuable way to save on travel costs, save on wear-and-tear and cut down on travel time.

“Finally, we know that insurance is an important cost for many motorists. At Liberty, we want to make things better and be open. To help with this, we offer modular products across different markets, so customers only pay for what they need. If you have any questions about how you can tailor your insurance cover for your needs, you should talk to us, or to your broker, today.

PRESS RELEASE

ENDS

Research note

Research commissioned by Liberty Insurance and carried out by RED C as part of an online survey. 510 interviews were conducted online during July and August 2023 amongst a nationally representative sample of home insurance owners aged 17-75. Quotas are set on gender, age, social class and region.

Simultaneous research was carried out on the same topics in Spain (801 adults) and Portugal (500 adults) by Kantar.

For more information, please contact:

- **Gerard O'Shea, 360, A FINN Partners Company:** gerard.oshea@finnpartners.com / 087 413 7471
- **Darragh Duncan, 360, A FINN Partners Company:** darragh.duncan@finnpartners.com / 085 121 5011

Notes to the editor

About Liberty Insurance

Liberty Seguros, Compañía de Seguros Y Reaseguros, S.A, trading as Liberty Insurance is authorised by the General Directorate of Insurance and Pension Funds in Spain and is regulated by the Central Bank of Ireland for conduct of business rules.