



UNDER EMBARGO UNTIL 2 MARCH 2018 00.01AM

## WORRIED BEHIND THE WHEEL? YOU'RE NOT ALONE

- 70% of motorists experience anxiety behind the wheel
- Motorists sidestep stressful situations: two-fifths (41%) avoid places with difficult parking and more than a quarter (26%) avoid driving in the rain or snow
- Top triggers for driver stress include driving abroad (36%), driving in bad weather (32%), and driving on unfamiliar roads (28%)
- 94% of 18-24-year-olds and 84% of women say they feel nervous behind the wheel

New research from Lloyds Bank Car Insurance will be reassuring news to nervous drivers, that they are not alone in feeling worried behind the wheel. Findings show that a majority of us (70%) experience concern in the driving seat. This is most widespread among younger drivers (94% of 18-24-year-olds) and women (84% vs. 55% of men) showing just how commonplace driver concerns are in the UK.

The research coincides with news from the Department for Transport (DfT) that it is considering a "graduated" licensing system imposing restrictions on drivers depending on experience. This would include a probationary period, with restrictions on driving at night and carrying young passengers.

Driver worries are greater in the scenarios that would feature in the new probationary period: for example, 18% of 18-24-year-olds say they are nervous about driving with children in the car, compared to 6% of the wider population. Positively, drivers become more confident with age, as 60% of over 55s said they feel worried behind the wheel. (vs. 70% overall)

**Joanne Mallon, Author of How to Overcome Fear of Driving: The Road to Driving Confidence, said:**

*"I avoided driving for seven years because of the fear I experienced behind the wheel, so I know how distressing this can be. Driving anxiety takes many forms: for some it's slight nerves when they have to parallel park, or a feeling of dread when driving to a new area, but for others it can be much more intense, regularly impacting daily life.*

*"If you identify with this, you are not alone - many people have similar concerns and fears. In fact Lloyds Bank's car insurance research shows 1.35m licence-holders have not driven since the day they passed their test, even though confidence seems to come with experience. For nervous drivers, my advice is to drive regularly, even if it's just a small journey round the block."*

## MEDIA CONTACTS

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## Roadblocks

Research shows that the biggest triggers for nervousness across all age groups include driving abroad (36%), driving in bad weather (32%), towing a caravan (30%), driving in areas or on roads we're not familiar with (28%) and parallel parking (21%).

## Diversion ahead

Many motorists also actively avoid stressful driving scenarios. Two-fifths (41%) of motorists avoid going somewhere if they know parking will be an issue, strongest among Londoners (52%). More than a quarter (26%) would avoid driving in the rain or snow and more than one in 10 (12%) female drivers say they would turn down an invitation if it meant they would have to drive at night.

## Clocking up the (knowledge) miles

When it comes to car maintenance, knowledge increases with experience. While almost a third of UK drivers (30%) say they don't know how to change a tyre, this rises to 67% amongst 18-24-year-olds. Just a sixth (15%) of drivers know the recommended course of action when the oil level in a vehicle needs topping up and 2.27m admit that they've never filled up their own car with fuel (5% of all UK drivers)\*.

The knowledge gap also persists when it comes to protocols around accidents: 31% of 18-24-year-olds say they wouldn't know what to do if they were involved in an accident with another motorist, compared to one in 10 (10%) across all age groups.

## Paul Birkhead, Head of Car Insurance, Lloyds Bank, added:

*"While some people love the freedom of the open road, for many of us driving can be a stressful experience. Drivers should therefore not feel alone if they feel nervous behind the wheel."*

*"In addition to the steps suggested by Joanne (below), there are other ways drivers can help themselves feel more confident behind the wheel. Having the right level of car insurance, and knowing you're covered if something goes wrong is a simple way of feeling more confident on the road and having one less thing to worry about."*

*"In the unfortunate case where you might have an accident, don't panic. Exchange contact details with the other motorist and let the police know. It's also good to keep your insurer's details saved in your phone so that you can contact them as well."*

- ENDS -

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## Joanne Mallon's top tips for overcoming fear of driving:

1. **Practice makes perfect:** Sundays, when traffic is lightest, are a great day to get on the road
2. **Get extra lessons:** these are available even if you already have a licence
3. **Drive regularly:** don't let more than a week go by without getting behind the wheel, even if it's just for a short trip to the shops. Regular driving will help build your confidence and stop anxiety from building to unmanageable levels
4. **Venture out:** aim to drive somewhere new at least once a week, even if it's just a short trip. Driving somewhere new will help to stretch your comfort zone and help you feel more confident so you can deal with the unexpected
5. **Plan first:** when driving somewhere new, plan a route and look up the place on Google Earth so you can plan things like where to park. You will feel more confident the more you know what to expect
6. **Get to grips with basic maintenance:** you can educate yourself on the basics of car maintenance in many ways, such as by watching videos online, reading motor magazines or asking friends and family. Knowing what to do when something goes wrong, such as how to repair a flat tyre or top up your wiper fluid, means you'll worry less about knowing what to do when something goes wrong

\*As of 30 September 2014, there were 45.5 million active driving records in Great Britain, according to the DVLA [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/397430/FOIR4341\\_How\\_many\\_people\\_hold\\_licences\\_in\\_the\\_UK.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/397430/FOIR4341_How_many_people_hold_licences_in_the_UK.pdf)

### Notes to Editors

Driving scenario	Percentage of drivers who report feeling nervous
Driving abroad	36%
Driving in bad weather	32%
Towing a caravan/other vehicle or sidecar	30%
Driving in areas or on roads I'm not familiar with	28%
Driving in cities	21%
Parallel parking	21%
Driving at night	21%
Driving on a motorway	14%

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Car maintenance (e.g. filling up windscreen wiper fluid or topping up oil)	13%
Overtaking on a motorway	11%
N/A - I have no anxiety about driving	30%

Driving scenario	Regions showing strong reaction
Driving somewhere with parking issues	London (52%)
Driving at night	The South (23%)
Doing a right hand turn across a junction	Midlands (11%)
Driving in bad weather	Scotland (36%)
Driving abroad	Wales (38%)
Driving in cities	The North (22%)

## About Lloyds Bank Car Insurance

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Lloyds Bank Car Insurance currently offers a 10% discount on your first year's cover when you get a quote and buy your car insurance through Internet Banking (excludes optional extras) For more information visit <https://www.lloydsbank.com/insurance/home/car.asp>

## Methodology

<sup>1</sup>Research consisted of 2,015 UK adults – conducted online between 23rd - 25th January 2018 by YouGov on behalf of Lloyds Bank.

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