



Motor maintenance and money

As the arrival of the new 08 plates draws near, new research from Halifax Credit Cards takes a look at who looks after the car and how they pay for these every day motoring expenses.

Key Findings

- More than half of motorists put fuel in the car at least once a week
- More than half of drivers spend more than £30 per week on fuel
- Men are more likely to take personal responsibility for taxing, servicing and maintaining the main car in the household rather than leave it to their partner.

Fuel and Finances

Four fifths (79%) of males said they were responsible for filling up the car compared to three fifths of females (61%). Four fifths (81%) of residents in Northern Ireland and three quarters of those in Yorkshire & Humberside fill up the car themselves whilst a third (34%) in Anglia leave this to their partner.

Across the UK, more than half (55%) put fuel in their car at least once a week, with a further quarter (23%) filling up once a fortnight. In the regions, two thirds of residents in Ireland (69%) put fuel in the car at least once a week, with a fifth of those in Yorkshire & Humberside (18%) filling up once a month and a fifth of Londoners (21%) only filling up whenever the tank is empty.

UK wide, almost a fifth of respondents said they spend £20 or less on petrol each week. A further quarter (23%) spend between £21 - £30 and a fifth (20%) spending £31 - £50. Almost one in ten (8%) spend more than £50 per week.

Maintenance matters

The research shows that three fifths of men (62%) say they maintain the main car in their household. Conversely, only a third of women (33%) say their partner looks after the car.

It seems men also take personal responsibility for servicing or repairing the car as nearly four fifths (77%) said this was their job, compared to just under half (47%) of women.

When it comes to responsibility for maintaining the main car in the household, almost two thirds of people (57%) in the Midlands said it was their role, compared to only a third (34%) of respondents in East Anglia.

Tackling Tax

Men are more likely to tax the car with nearly four fifths (78%) doing this themselves compared to under three fifths of women (57%).

Residents in the North, Northern Ireland and Yorkshire & Humberside are all most likely to tax the car themselves with three quarters of respondents (76%) in each of these areas saying they take responsibility for this. Almost half (46%) of those in Anglia and a third (33%) in Scotland, leave this to their partner.

Across the UK, respondents were evenly split between those who had bought their tax online (33%), those who had not previously bought online but would consider doing so in the future (33%) and those who had not previously bought online and would not consider doing so in the future (30%).

Two fifths (40%) of people aged 35-44 said they had already bought their car tax online. Surprisingly, a quarter (24%) of 16-24 year olds said they would not consider buying car tax online in the future. Twice as many people who work full time (41%) had tried buying their car tax online compared to a fifth of those not working (20%).

Across the regions, people in Yorkshire & Humberside were most likely to have bought their car tax online (44%). Almost half of residents in Anglia (45%) they had not previously bought their car tax online and would not do so in future compared to more than a third (36%) in both London and the West Midlands who would consider this option in future.

Motoring Money

When paying for everyday items for the car such as fuel or oil most people tend to pay by debit card (40%) or with cash (34%). A fifth of people (20%) prefer to pay by credit card with just 1% still paying by cheque. Women prefer to pay using a debit card (46%) whilst a quarter of men (24%) pay by credit card.

Three fifths of residents in Northern Ireland (60%) prefer to pay for such purchases using cash, Northerners prefer to use debit cards (50%) with a third of residents in Anglia (33%) opting for credit cards.

Whether you are looking for a credit card to use for new motoring purchases or transfer an existing speedy spend, Halifax has the card for you. By visiting <http://www.halifax.co.uk/creditcards> you can choose the deal which best suits your needs.

Adrian Bryant, from Halifax Credit Cards, comments:

"People can spend sometime thinking about how they are going to finance the purchase of a new car but as this survey shows, it is also important to consider how you intend to finance smaller motoring purchases such as petrol, tax and maintenance. Choosing a card which offers an interest free deal on purchases, will take the worry out of such everyday purchases leaving you free to concentrate on driving."

Editors Notes:

The Halifax Plus Card is available in branch, via http://www.halifax.co.uk/creditcards/pluscard_branch.asp and by calling 08457 28 38 48 and features

- 0% for 13 months on balances transfers made in the first 90 days.
- 0% for 6 months on purchases
- A typical 15.9% APR (variable)
- No annual fee
- Online fraud cover
- 59 days interest free credit on all purchases
- A handling fee of 3% applies for each balance transfer

Halifax Card Services is part of the HBOS group

Tel: 01422 333829 Fax: 01422 333007

Website: <http://www.hbosplc.com/media>

The Halifax One Card is available via http://www.halifax.co.uk/creditcards/credit_card_99.asp and by calling 08457 28 38 48 and features

- 0% for 9 months on balances transfers made in the first 90 days.
- 0% for 9 months on purchases
- A typical 9.9% APR (variable)
- No annual fee
- Online fraud cover
- 59 days interest free credit on all purchases
- A handling fee of 3% applies for each balance transfer