

Brake and AXA UK driver survey reports

# How the cost-of-living crisis affects road safety



In March 2023, Brake and AXA UK asked 2,004\* car drivers and motorcyclists about the cost-of-living crisis and how it has affected the journeys they make. The survey was carried out by independent market research company, SurveyGoo.

\*Discrepancies in or between totals are due to rounding.

**At AXA UK, we're committed to improving road safety, lowering emissions, and helping to develop the future of transport so it is accessible and affordable for all.**

**We've partnered with Brake because we want to understand driving behaviours, people's perceptions, and the day-to-day challenges we're currently facing. Our research focuses on road safety and improving the support on offer, and in this first report, we look at how the cost-of-living crisis is impacting our choices with road safety.**

The cost-of-living crisis has impacted us all over the last year, but when it comes to transport, increasing costs and supply chain delays are putting the pressure on our ability to keep our vehicles maintained and safe. Just under 60% of people said they are worried about the cost of having their vehicle serviced and over 60% are concerned about needing repairs. This is also having a direct impact on safety, with 1 in 10 people driving at least once in the last year with warning lights on the dashboard.

At AXA UK, we always want to do more for our customers, and especially now, we know how important flexibility is. So, last year we introduced a new digital-only insurance brand called Moja.

It's an easy-to-understand product, that can be customised to suit a wide range of needs and budgets - we offer lots of add-on options to allow our customers to cover what they need, when they need it. Our growing customer base say it's easy to use and rate us excellent via Trustpilot, but we're constantly evolving our offering to suit the needs of our customers now and in the future, and this research supports that ambition.

**Tara Foley**

Retail CEO, AXA UK



**58%**

of people surveyed said they are worried about the cost of having their vehicle serviced.



**The cost-of-living crisis could be compromising the safety of our roads.**



**Road deaths are not inevitable. But many drivers could be compromising their safety in order to meet higher costs associated with driving and the on-going cost-of-living crisis.**

A majority of car drivers and motorcyclists surveyed in this report told us they are worried about being able to afford basic repairs to their vehicles. Many are driving with vehicle defects, such as warning lights on the dashboard, broken lights, and tyre problems to save costs. There is a risk that the cost-of-living crisis could be forcing people to make choices that have a negative effect on road safety, especially for people who may already be at greater risk on roads.

Proper vehicle maintenance is essential to keeping everyone safe on the road. If you drive, you are operating a fast-moving piece of heavy machinery that needs to be kept in the safest possible condition. But people are having to make tough decisions around the cost of keeping their vehicles roadworthy and needing to pay for other daily essentials.

We encourage people to consider that good vehicle maintenance not only makes you safer, it can actually save you money in the long run.

For example, badly inflated tyres use more fuel, and putting off minor repairs can cause more serious issues further down the line.

Vehicle defects contribute to more than 400 people being killed or seriously injured on UK roads every year. You can also be fined up to £2,500, be banned from driving and get three penalty points for driving a vehicle in a dangerous condition.

On the flip side, our research also finds many drivers and motorcyclists would be willing to use telematics in their vehicles, as a way to save money and improve the overall safety of their journeys.

This report by Brake explores the risks people may be taking as a result of the cost-of-living crisis, and how that could be affecting road safety generally. It also gives recommendations for measures that need to be taken to ensure that people are kept as safe as possible when using roads, despite the financial pressures.

In this report, we explore the attitudes of car drivers and motorcyclists to the cost-of-living crisis and how it affects the journeys they make. We sought to determine whether people are being forced to make decisions that may compromise their safety as they strive to save money in response to increases in their living costs.

At the time of writing (April 2023), inflation in the UK stood at 10.1% (down from a 41-year high of 11.1% in October 2022).<sup>1</sup> This is being driven by several causes, including higher food and energy prices.

For more data tables to support the information given in this report, go to [www.brake.org.uk/cost-of-living](http://www.brake.org.uk/cost-of-living).

1. House of Commons Library (2023), Rising cost-of-living in the UK

## Section 1 - Drivers and their vehicles



Brake and AXA UK driver survey reports  
How the cost-of-living crisis affects road safety

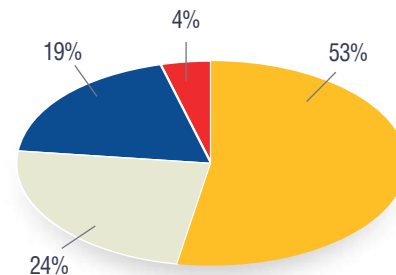
In this section, we asked people about the age of their vehicle and how often they drive.

**In question 1, we asked people how often they drive their vehicle for personal use.**

More than half (53%) of survey respondents said they drive daily. About a quarter (24%) said they drive every other day. The remaining 23% drive a couple of times a week or less often.

In general, we found that younger people are more likely to drive daily, with 71% of people aged 17–24 telling us they drive daily, compared with just 32% of people aged 75 or older.

**Q1. How often do you drive your vehicle for personal use?**



- Daily
- Every other day
- Couple of times a week
- Less often



**Q1. How often do you drive your vehicle for personal use?**

	All ages	17-24	25-34	35-44	45-54	55-64	65-74	75 or older
<b>Daily</b>	53%	71%	66%	60%	60%	47%	38%	32%
<b>Every other day</b>	24%	16%	20%	28%	19%	27%	24%	34%
<b>Couple of times a week</b>	19%	10%	11%	10%	18%	23%	32%	24%
<b>Less often</b>	4%	4%	3%	3%	4%	3%	7%	10%

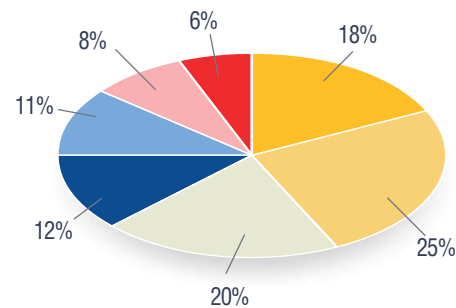
## Section 1 - Drivers and their vehicles



In question 2, we asked people how many miles a year they drive their vehicle.

Three-quarters (75%) of respondents told us they drive 8,000 miles a year or less. Just 6% drive more than 12,000 miles a year. The remaining 19% drive between 8,001 and 12,000 miles a year.

**Q2. How many miles a year do you drive your vehicle for personal use?**



- Up to 3,000
- 3,001 - 5,000
- 5,001 - 7,000
- 7,001 - 8,000
- 8,001 - 10,000
- 10,001 - 12,000
- 12,001 +

Someone who uses their car daily and drives 3,000 miles a year, will drive on average **eight miles a day.**

Putting this into context, someone who uses their car daily and drives 3,000 miles a year, will drive on average eight miles a day.

This correlates broadly with Government survey figures from 2021, which reported that around 82% of people used a private car at least once a week, and the average car driver miles per person per year was 2,229 miles (equivalent to about six miles per day).<sup>2</sup>

There has been a steady rise in road traffic following the end of Covid restrictions, with a 12.6% increase in the number of motor vehicle miles travelled in Britain between September 2021 and September 2022.<sup>3</sup>

2. Department for Transport (2022), National Travel Survey: 2021

3. Department for Transport (2022), Provisional road traffic estimates, Great Britain: October 2021 to September 2022



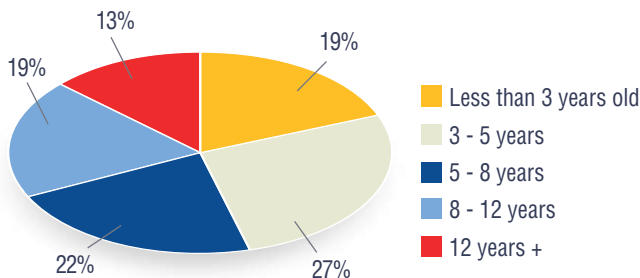
# Section 1 - Drivers and their vehicles

## In question 3, we asked people about the age of their vehicle.

Younger respondents were significantly more likely to own or lease a newer vehicle than older respondents. Almost a third (30%) of those aged 17–24 said their vehicle is less than three years old, compared with an average of 19% across all age groups.

Nearly two-thirds (64%) of 17–24-year-olds and 57% of 25–34-year-olds have a vehicle five years old or less, compared with less than half for all other age groups.

### Q3. How old is your current vehicle?



### Q3. How old is your current vehicle?

	All ages	17-24	25-34	35-44	45-54	55-64	65-74	75 or older
Less than 3 years old	19%	30%	19%	17%	20%	18%	19%	14%
3 - 5 years	27%	34%	38%	27%	25%	25%	25%	22%
5 - 8 years	22%	20%	23%	31%	19%	20%	17%	26%
8 - 12 years	19%	9%	16%	18%	22%	22%	20%	25%
12 years +	13%	6%	5%	8%	15%	16%	20%	14%

In the UK, cars and motorbikes must pass an annual MOT test once they are three years old to confirm they are roadworthy and meet environmental standards.<sup>4</sup>

For any car driver or motorcyclist, one of the big advantages of owning or leasing a newer vehicle is that it will not be required to have an MOT. In addition, for most new vehicles, a manufacturer’s warranty will cover the cost of most repairs – usually for at least the first three years, but some warranties cover longer periods.

It’s clear the cost of owning a vehicle rises with age and as mileage increases. Over time, defects are likely to become more complex and costly to repair. However, in terms of costs this is balanced against the higher cost of buying a new vehicle.

## Young drivers

**In 2021, nearly 1,300 young drivers aged 17-24 were killed or seriously injured on UK roads.**



Despite only making up 7% of licence holders, drivers this age represent 18% of road deaths and serious injuries.<sup>5</sup>

Young drivers are at a much higher risk of crashing than older drivers, and the combination of youth and inexperience can prove a fatal combination.

Lucy Straker, campaigns manager at Brake, said: *“We know that they are already at risk on our roads, so it is particularly worrying to hear in this survey that young drivers could be forced to make choices that make them even less safe on roads, in order to save money. Brake is calling for Government to look carefully at the risk factors for our young people when they start driving independently. Graduated driver licensing (GDL) has been introduced in many other countries, and shown to effectively reduce road crashes involving young drivers.”*<sup>6</sup>

4. The Government has launched a consultation on changing the date of the first MOT test from 3 to 4 years, and subsequent tests to be carried out once every 2 years rather than annually. The results are due to be published in the summer of 2023.

5. Department for Transport (2022) Reported road casualties Great Britain, annual report: 2021 and supporting data sets

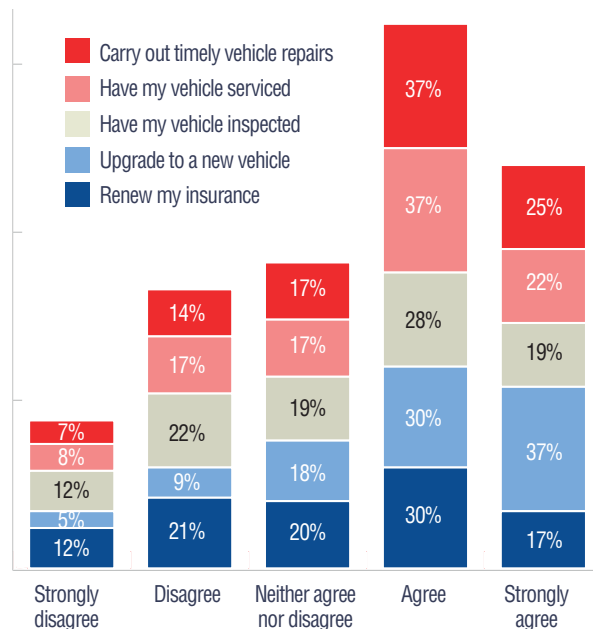
6. House of Commons Transport Committee (2021) Road safety: young and novice drivers

## Section 2 - How the cost-of-living crisis affects journeys

In this section, we asked drivers about their fears around the cost of running their vehicle and what changes they have made to save costs.

**In question 4, we asked drivers whether they worry about the cost-of-living crisis affecting their ability to maintain, service and insure their vehicle.**

**Q4. To what extent do you agree with the following statements: I worry about the cost-of-living crisis affecting my ability to...**



We saw high levels of concern about the cost-of-living crisis across all age groups.

Overall, two-thirds (67%) told us they worry about the cost-of-living crisis affecting their ability to upgrade to a new vehicle. Nearly two-thirds (62%) of people told us they worry about the cost-of-living crisis affecting their ability to carry out timely vehicle repairs, and a similar proportion (58%) were concerned about vehicle service costs. Almost half (47%) of survey respondents said they worry about the cost-of-living crisis affecting their ability to renew their insurance and have their vehicle inspected (MOT'd).

From this, we can see that around half of people are faced with difficult decisions about the safety standards of their vehicles because of the cost-of-living crisis. This may not mean they have to or will make changes, but a majority of car drivers and motorcyclists responding to this survey are still concerned they might have to compromise their safety because of financial concerns.

In general, there was greater concern about the cost-of-living among younger drivers (see box page 5), women, and London residents (see page 8).

# 62%

of people worry about the cost-of-living crisis affecting their ability to carry out timely vehicle repairs.



## Section 2 - How the cost-of-living crisis affects journeys

In question 5, we asked what measures people had taken to save money on their vehicle over the last year.

**Q5.** In the last 12 months, have you done any of the following to save money?



**22%** changed their insurance



**11%** took their car off the road to avoid paying road tax



**18%** delayed getting their vehicle serviced



**7%** did not renew or delayed renewing their insurance



**14%** opted to pay a lower excess on their insurance policy

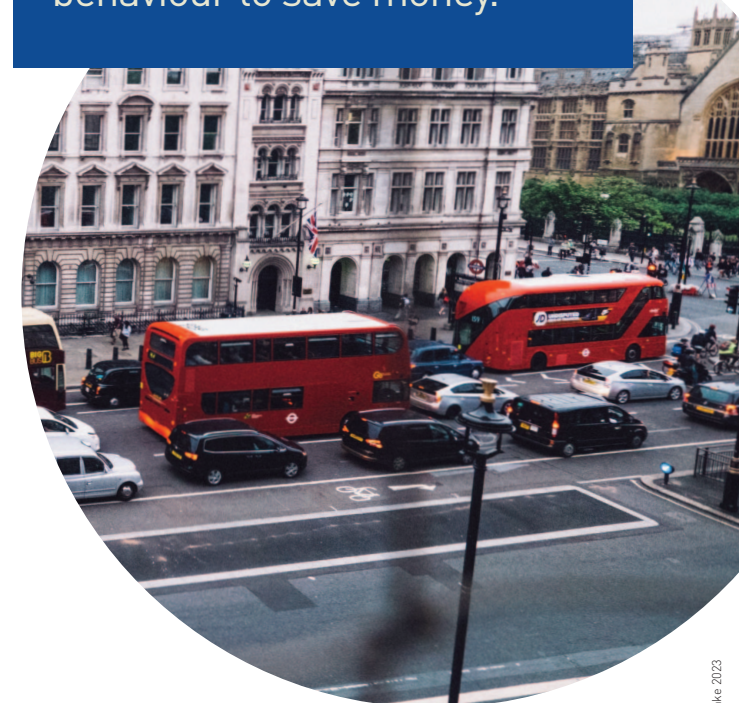


**3%** delayed getting their vehicle inspected (MOT'd)



**13%** delayed getting their vehicle repaired

**50%** of survey respondents have made changes in their behaviour to save money.



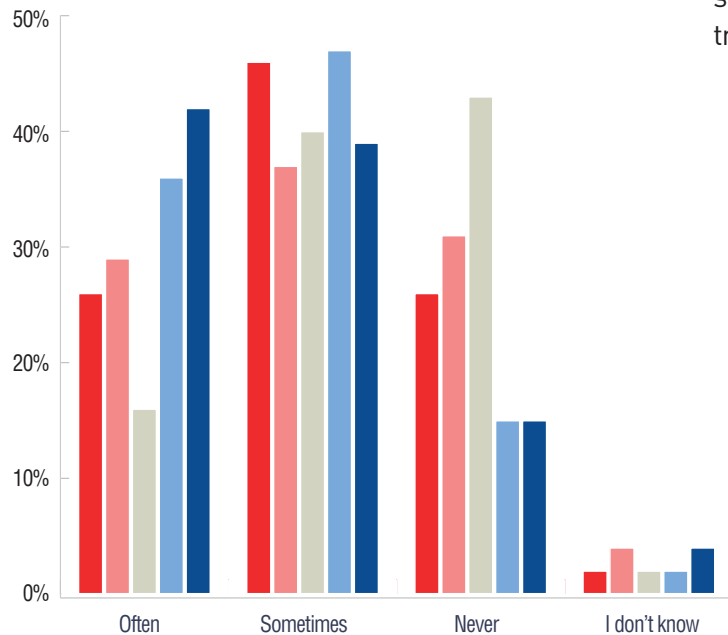


## Section 2 - How the cost-of-living crisis affects journeys

**In question 6, we asked if people had made changes to the way they travel in order to save money.**

**Q6. In the last 12 months, have you made any of the following changes to the way you travel to save money?**

- Chosen to walk or cycle short journeys that you used to make by car/motorcycle or public transport
- Chosen to drive or ride instead of using public transport
- Chosen to use public transport instead of driving or riding
- Cut down on journeys that are not essential
- Tried to drive or ride more smoothly to save fuel



Again, we saw a strong age correlation here, with younger respondents the most likely to take cost-cutting measures. For example, while 16% of respondents overall told us they often choose public transport instead of driving or riding to save money, this rose to 29% for 17–24-year-olds, 25% for 25–34-year-olds, and 28% for 35–44-year-olds.

A large majority (83%) said they often or sometimes cut down on non-essential journeys to save money, a pattern consistently seen across all regions of the UK. More respondents have switched to driving/riding instead of using public transport to save money than vice versa.

This may also be influenced by a period of industrial action across public transport networks in 2023, as well as people's confidence in the public transport sector not having fully recovered following Covid.

More than seven in ten (72%) also said they have chosen to walk or cycle short journeys they used to make by car/motorcycle or public transport. This may reflect other trends in post-pandemic transport rates, with walking and cycling activities now returning to pre-pandemic levels.<sup>7</sup> However, given the high number of people suggesting they have switched to active travel because of concerns around cost-of-living, we believe this ought to be reflected in the Government's future investments in public transport.



7. <https://www.gov.uk/government/news/active-travel-now-accounts-for-20-of-all-minutes-of-activity-taken-by-adults-in-england>

## Section 2 - How the cost-of-living crisis affects journeys

### The cost-of-living in London

Across questions 4, 5 and 6, we saw some significant regional differences, suggesting that the cost-of-living crisis is hitting people in London particularly hard.

In question 4, we found that people living in the capital were worried about the cost of repairs (80%), servicing (77%), and MOTs (73%) compared with national averages of 62%, 58% and 47%, respectively.

In question 5, four-fifths (81%) of those in London said they had made changes to save money, compared with the national average of 50%.

A particularly telling example of this was two-fifths (41%) of London residents telling us they had taken their car off the road to avoid paying road tax (compared with 11% overall).

#### From question 6, also in London...



**90%** walk or cycle some journeys they used to make by car or public transport to save money, compared with 72% nationally



**85%** drive or ride instead of using public transport to save money, compared with 66% overall



**85%** use public transport instead of driving or riding to save money, compared with 55% overall.

The higher numbers for all options, may reflect greater anxiety generally about the cost-of-living in London. It may also reflect that people living in

London use different means of transport more regularly than those outside the capital, as well as costs associated with driving not covered by this survey, for example, the Congestion Charge and Ultra Low Emissions Zone.

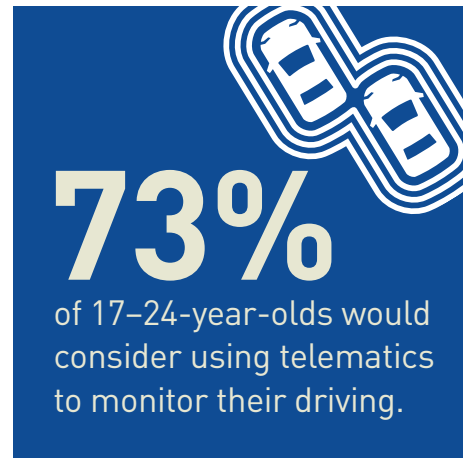
Across the rest of the UK, the number of respondents switching to public transport to save money were lower than in London. After London, the regions with the most people switching to public transport were in Scotland and Northern Ireland (both 64%), while the lowest numbers were seen in the East of England (42%). While this still shows a great deal of concern about costs across the UK, it may also highlight that unless there are suitable public transport alternatives, many people have no alternative except to accept increasing vehicle costs.

## Section 2 - How the cost-of-living crisis affects journeys

In question 7, we asked if people would consider using telematics for their vehicles.

**Q7.** Would you consider using telematics to monitor your driving or riding for any of the following reasons...

	All ages	17-24	25-34	35-44	45-54	55-64	65-74	75 or older
Yes, to improve safety	27%	34%	37%	38%	23%	19%	20%	20%
Yes, to reduce emissions	23%	33%	31%	33%	20%	15%	15%	17%
Yes, to cut costs	34%	31%	34%	29%	38%	35%	35%	33%
No	35%	19%	23%	29%	35%	44%	43%	45%
Don't know	12%	8%	7%	8%	14%	14%	14%	19%



### How telematics can improve safety

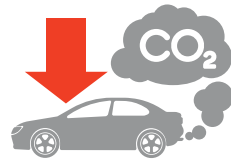
Many insurers offer policies that require drivers or riders to install a 'black box' telematics device in their vehicle to monitor speed, driving style and other factors.

They can also be used to set curfews so, for example, young or novice drivers cannot drive late at night. Research has indicated that using telematics data to influence driver behaviour can help reduce incidences of speeding, and reduce the number of fatal and serious injury crashes, particularly for young and novice drivers.<sup>8</sup>

The willingness of most young people (73% of 17-24-year-olds) in this survey to install telematics emphasises that more could be done to promote the benefits to incentivise their uptake. Greater education and awareness will be central to this.



**35%** of respondents said no



**23%** of respondents said yes, to reduce emissions



**34%** of respondents said yes, to cut costs



**12%** of respondents said they don't know



**27%** of respondents said yes, to improve safety

8. House of Commons Transport Committee (2021) Road safety: young and novice drivers. <https://publications.parliament.uk/pa/cm5801/cmselect/cmtrans/169/169.pdf>

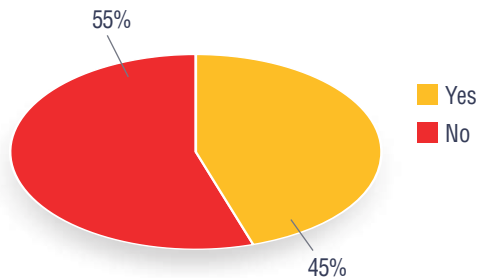


## Section 3 - Vehicle repairs and maintenance

In this section we asked people about vehicle repairs and maintenance, and whether they have driven with vehicle defects that could make their vehicle unsafe.

**In question 8, we asked if people had needed to make vehicle repairs in the last 12 months and how they paid for them.**

**Q8a. Within the last 12 months, have you needed to make vehicle repairs?**



Of those who had to make vehicle repairs, 80% paid for the repairs themselves to avoid paying an excess or prevent a potential increase in insurance premium.

Older respondents were the most likely to pay for the costs themselves; however, a higher proportion of older people also told us they hadn't made repairs – 10% of those 75 or older. While the vast majority of respondents who needed to make repairs did so, it is concerning to see that some people have not made repairs, especially if these choices are being determined by cost.



**Q8b. How did you pay for the vehicle repairs?**

	All ages	17-24	25-34	35-44	45-54	55-64	65-74	75 or older
I paid for them myself to avoid paying an excess or prevent a potential increase in insurance premium	80%	65%	67%	84%	90%	85%	89%	86%
I claimed on my insurance policy	14%	33%	27%	11%	5%	8%	5%	4%
I haven't repaired the vehicle	6%	2%	6%	5%	6%	7%	5%	10%



## Section 3 - Vehicle repairs and maintenance

In question 9, we asked people if they had used their vehicles with defects and whether it was done to save money.

In the past 12 months, respondents have driven with:



Defective tyres **18%**



Wrong oil or water levels **11%**



Broken lights **10%**



Dirty windows or mirrors **10%**



Warning lights on dashboard **10%**



Unusual noises **8%**



Broken indicators **5%**



Brakes in poor working order **5%**



One in five (18%) people have driven at least once with defective tyres.

Overall, 43% of people admitted to driving with vehicle defects. Of these, nearly two-thirds (63%) said they had done so to save money – with 82% of 17-24-year-olds, 70% of 25-34-year-olds, and 71% of 35-44-year-olds telling us they had driven with vehicle defects to save money.

More than three-quarters (77%) of motorcycle owners who drove with at least one vehicle defect said they did so to save money.

About one in five (18%) of respondents have driven at least once with defective tyres, a 7% increase compared with results from a Brake survey carried out 10 years ago.<sup>9</sup> This may be an indication that people are being forced to take greater risks in response to the increased cost-of-living.

### Vehicle defects and road crashes

**In 2021, 26 people were killed and a further 438 seriously injured in crashes where vehicle defects were listed as a contributory factor by police investigating the scene.<sup>10</sup>**

Driving a car that you know is faulty, is dangerous for any driver, their passengers, and other road users. Ignoring a vehicle defect is likely to make things worse and will cost more in the long run.

'Defective brakes' are the most significant cause in the police data, contributing to 187 deaths and serious injuries on roads in Britain in 2021, followed by 'illegal, defective or under-inflated tyres', which contributed to 123 deaths and serious injuries. Anyone who drives a vehicle in a dangerous condition could be banned from driving, face three penalty points and a £2,500 fine.

9. For more information, email [campaigns@brake.org.uk](mailto:campaigns@brake.org.uk)

10. Department for Transport (2022), Reported road casualties Great Britain 2021: annual report, table RAS0701

## Section 3 - Vehicle repairs and maintenance

### Victims' voices: Megan

**Megan Byrne, 22, was driving from Haslingden towards Blackburn on 20 February 2020 when she lost control of her car when cornering and crashed.**

Megan suffered catastrophic head injuries and died at the scene. Collision investigators found that Megan's car had air leaks in two tyres, with one having a PSI of half the recommended level and the other reading no recordable pressure.

The coroner found that it wouldn't have been possible for Megan to tell if her tyres were under-inflated with a visual inspection as they were 'run-flat' tyres, and that these defects would have affected the grip and handling of the vehicle.

Megan's family said: *"We are beyond devastated by Megan's death. In her memory, we want to prevent tragedies like this from happening to anyone else. It is vital to improve the safety of our roads and make sure that all drivers are given information and help on the critical importance of vehicle maintenance. A vehicle can be a lethal machine and we must help drivers minimise the risk of a crash."*



In 2021, illegal, defective or under-inflated tyres contributed to **123 deaths and serious injuries** on roads in Britain.



## Section 4 - Insurance

In question 10, we asked if people had considered removing certain add-ons from their vehicle insurance:

**Q10. Within the last 12 months, have you considered removing any of the following insurance cover add-ons.**

<b>Breakdown cover</b>	<b>18%</b>
<b>Courtesy vehicle</b>	<b>16%</b>
<b>Legal expenses</b>	<b>15%</b>
<b>Key cover</b> (for loss of key)	<b>14%</b>
<b>Personal injury</b>	<b>8%</b>
<b>Windscreen replacement</b> (and recalibration)	<b>6%</b>
<b>None of the above</b>	<b>64%</b>

We found that more than a third of people (36%) have considered removing at least one insurance add-on. Motorcycle owners were twice as likely as car drivers to consider removing breakdown cover, and even more likely to consider removing cover for legal expenses and personal injury.

### The importance of legal support after a road crash

Road crashes are devastating events for everyone involved and every year, Brake's National Road Victim Service supports hundreds of families after bereavement or catastrophic, life-changing injuries. For many of these families, expert legal advice is essential. It helps with things like wills, probate, and claims for damages. There are different ways to fund a claim for compensation and knowing you have an insurance policy that covers legal costs and expenses can help cover the costs of paying for a solicitor if the worst happens.

### Moja – the digital-only brand promising to be simple, fair and always there for its customers.

**MOJA**

Moja is a digital-only brand AXA UK launched in 2022. Built using feedback from over 16,000 customers, it promises to be simpler, fairer and always there. All jargon has been removed to make it easy to understand, and with just their mobile phones, customers can customise their product to suit their needs and budget at any time. Moja offers lots of add-on options so people can cover what they need, when they need it, such as cover for personal belongings like satnavs, audio equipment, and children's car seats. The growing customer base confirm it's easy to use and rate us excellent via Trustpilot. But this is just the start. AXA UK are constantly evolving the product to suit the needs of their customers now and in the future, so research like this is vital to continue on that journey.



Motorcycle owners are more likely to consider removing cover for legal expenses and personal injury than car drivers.



## Section 5 - Choosing a vehicle

In this section, we asked people how they ranked safety when choosing what vehicles to buy.

**Q11. Which of the following do you consider most important when choosing a new vehicle? (Respondents were invited to choose up to five options.)**

- Purchase price – **60%**
- Economy/Cost of running – **57%**
- Engine type (e.g. petrol, hybrid, electric) – **45%**
- Mileage on clock – **41%**
- Age of vehicle/registration year – **38%**
- Comfort – **36%**
- High safety rating – **25%**
- Brand preference – **19%**
- Power and performance – **19%**
- Onboard technology (e.g. digital dash, audio, infotainment) – **14%**
- Colour – **13%**
- Interior aesthetics – **7%**
- Availability / lead time – **7%**
- None of the above – **3%**

# 25%



said that a high safety rating was an important consideration when choosing a new vehicle.

When asked what respondents consider most important when choosing a new vehicle, purchase price was the most popular choice, chosen by 60% of respondents. This was followed by economy/cost of running (57%), and engine type (45%).

A quarter (25%) told us the safety rating of a vehicle was important, while 36% said comfort was an important consideration. Older drivers and riders were more likely to prioritise a high safety rating. One third (33%) of those 75 or older picked a high safety rating, compared with only 21% of those aged 25–34. This pattern is in line with research carried out by Brake in 2019, which found that 18–24-year-olds were the least likely to rank safety as the most important factor when buying a car (7%), while those aged 65 and over were the most likely (15%).<sup>11</sup>

11. Brake and Direct Line (2019), Advanced Driver Assistance Systems



# Conclusions and recommendations

With 62% of people concerned about conducting timely repairs on their vehicle, and more than half (58%) worrying about the cost of having their vehicle serviced, it is clear that the cost-of-living crisis is impacting people's ability to maintain their vehicle which could have significant implications for road safety.

The cost-of-living crisis will not be resolved in the short term, therefore it is essential that measures are taken to minimise the impact of the crisis on road safety.

Since 1995, Brake has been campaigning to stop the tragedy of road deaths and serious injuries and make streets safe and healthy places for everyone who uses them, whoever they are and however they travel. This research is important to understand the implications of the cost of living crisis and informing the messages and policies that should be developed.

Based on the findings of this report, we make the following recommendations:

## 1. Reinstate the level of investment in active travel, including safe pavements and cycle lanes.

Nearly three-quarters of those surveyed said that in the last year they began to walk, wheel and cycle more to save money. We urge the Government to recommit their investment in the Active Travel budget to its original level. With Government aiming to make 50% of all journeys in English towns and cities being walked or cycled by 2030, investment in safe pavements,

segregated routes and improved cycle lanes is essential. This report shows people are being more active – even though they may not be doing so through choice – which means they need to be supported with safe places to travel actively.

## 2. Include the implications of the cost-of-living crisis in future road safety strategy and policy planning.

It is concerning that so many people are having to cut back on vehicle repairs, and therefore making their vehicles less safe. Additionally, recent Transport for London figures suggest the risk of being killed or seriously injured on the road may be twice as high in the most deprived areas of London compared with the least deprived areas. Taking this into consideration, it is fair to say that the overall safety of vehicles on the road is being reduced, and more people are at risk of being killed or seriously injured in a road crash. As the cost-of-living crisis is not showing signs of reducing in the immediate future these factors must be taken into consideration in future road safety strategy and policy planning.

## 3. Adoption of the EU General Safety Standards on vehicle and pedestrian safety regulations.

Almost half of respondents (43%) admitted to driving with vehicle defects, and of these 63% said they had done so to save money.

In 2022, Brake called for the UK to adopt the EU General Safety Standards on vehicle and pedestrian safety. These include emergency braking systems, increased standards for crash tests, and the 'Direct Vision' standards for lorries and buses previously developed by Transport for London. Given this new information linked to the cost-of-living crisis, now more than ever is the time for the Government to adopt these standards to protect people on the roads.

## 4. Help people identify cost-saving measures that do not reduce the safety of their vehicle.

Given the high numbers of respondents who have driven with vehicle defects, in part due to concerns about cost-of-living, more should be done to help people find ways to reduce costs without reducing the safety of their vehicle. Examples include driving at a lower speed, and ensuring tyres are properly inflated, to save fuel.

With most young people open to installing telematics in their vehicles for safety or financial reasons, the Government should work with the industry to demonstrate the benefits of telematics technology in reducing cost, emissions and improving road safety.

12. Transport for London (2023), Inequalities in road danger in London (2017-2021)



# About the authors



Brake and AXA UK driver survey reports  
How the cost-of-living  
crisis affects road safety

## About Brake, the road safety charity

Brake is a national road safety charity, founded in 1995, that exists to stop deaths, serious injuries and pollution on roads, and to care for families bereaved and injured in road crashes. Brake campaigns for safe and healthy roads through seeking government policies and investment to end the carnage, and through projects that help communities, schools and employers promote safe and pollution-free streets locally. Brake delivers Road Safety Week, the UK's biggest road safety campaign.

Brake is the national provider of care and support to victims of road crashes and their families through the **National Road Victim Service**, helping families cope with the shock, turmoil and devastation that road crashes cause families across the UK every day.

For more information and to fundraise for the charity, go to [www.brake.org.uk](http://www.brake.org.uk)

To find out more about partnering with Brake to support our vital work caring for bereaved and injured road victims and campaigning for zero harm roads, for everyone, email [corporate@brake.org.uk](mailto:corporate@brake.org.uk) or go to [www.brake.org.uk/partnerships](http://www.brake.org.uk/partnerships)

## About AXA UK

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AXA UK is part of the AXA Group, a worldwide leader in insurance and asset management, with 149,000 employees serving 95 million clients in 50 countries. In 2021, IFRS revenues amounted to Euro 99.9 billion and underlying earnings to Euro 6.8 billion. AXA had Euro 1,051 billion in assets under management as of December 31, 2021.

In the UK & Ireland, AXA operates through a number of business units including: AXA Insurance, AXA Health and AXA Ireland. AXA UK & Ireland employs around 10,000 staff.

## About AXA UK and Brake's partnership

AXA UK is a Strategic Partner of Brake, meaning they help shape strategy, develop work and achieve maximum impact. Brake selects Strategic Partners who are fully aligned with the vision, campaign goals and work, and can commit to working closely, usually for multiple years. Strategic Partners bring expertise, knowledge and time, as well as funding.

Find out more at [www.brake.org.uk/partners](http://www.brake.org.uk/partners)

