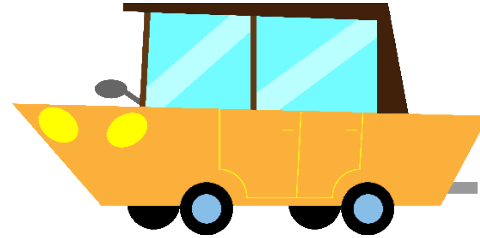


# Young & Learner Driver Survey



**What young people think about  
the cost of learning to drive**

# Learning to Drive: How expensive is it really?

The average learner needs:

**47** lessons with an instructor

**23** hours of private practice

**Total Cost: £1260**

(this includes the cost of theory and practical exams)

InsureLearnerDriver survey:

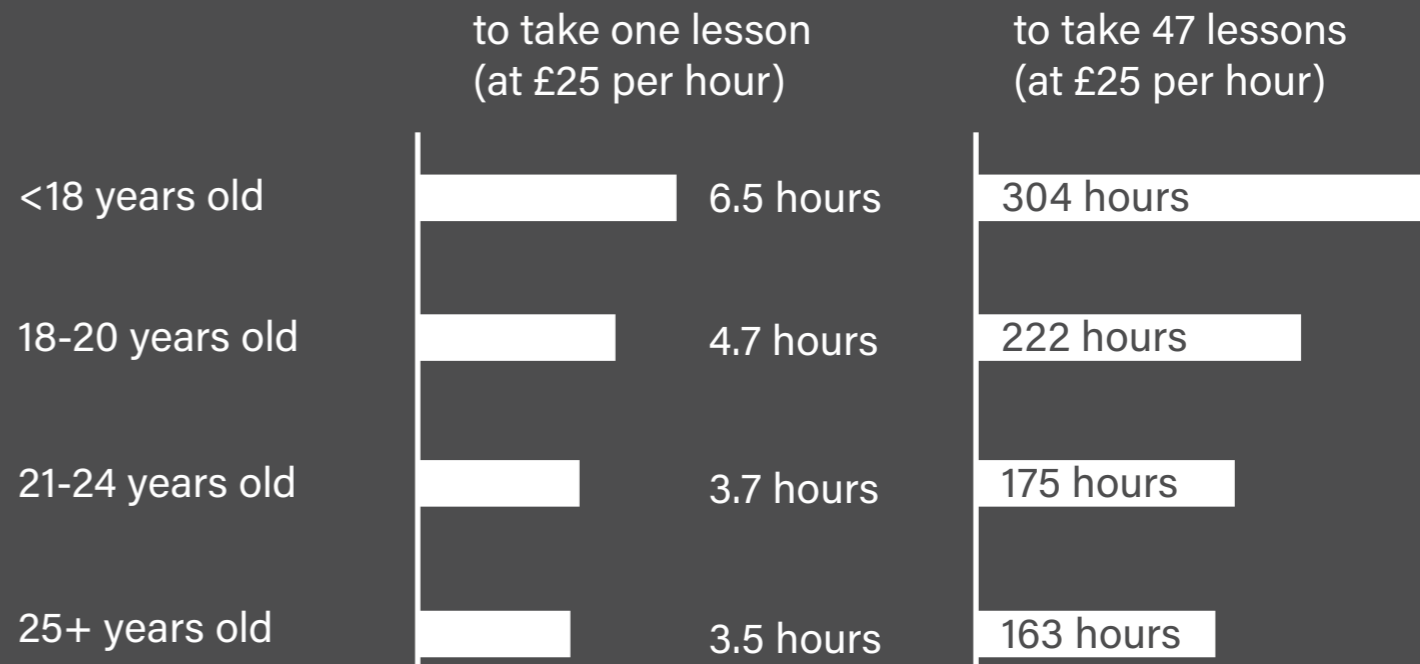
1 in 4 people believed that 26-30 professional lessons should be sufficient, which they believed would only cost £400-500.

When told the real figure of £1260, 85% felt that this figure was unaffordable for young adults.

1 in 5 people thought that learner driver insurance costs between £900-1000.

In reality it costs as little as £2 a day.

If earning minimum wage for their age, here's how long a young adult would have to work to be able to afford\* to learn to drive:



\*Not including the test fees for either the theory test or the practical driving test.

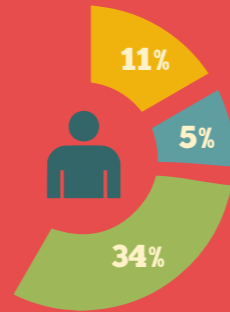
## Has the cost discouraged drivers?

**56%** of 17-20 year olds have indicated that they would never learn to drive in a recent government study.

When asked their main reason for not planning on learning to drive, 50% responded with cost-related issues.

Such as:

- the cost of learning to drive (34%)
- the cost of insurance (11%)
- the cost of buying and running a car (5%).



Over the past 9 years the number of 17-20 year olds taking the practical driving test has declined by 21%.

**904,480**  
17-20 year olds attempted their driving test in 2007-2008

**711,295**  
17-20 year olds attempted their driving test in 2015-2016

**44%** of new drivers this year were 25 years old, or older

Of those new drivers

**56%** said they had expected to be driving much sooner, and half of them admitted they had put off their test due to the cost of learning to drive.

# Is learning to drive affordable?



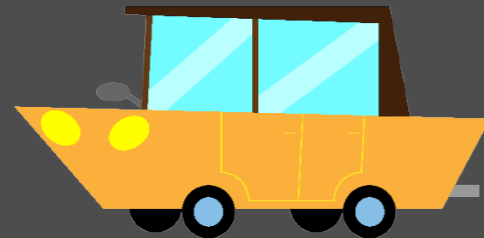
# 59%

of learner drivers have had to resort to borrowing money or selling personal possessions.



For their first car, the average amount a young driver will spend is:

# £2907

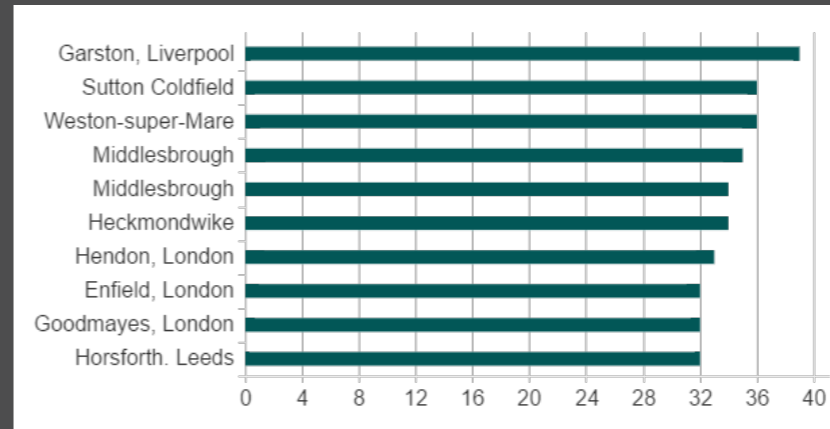


When you add in the average cost of learning to drive (£1260) it's no wonder that 24% turn to Mum and Dad for help.

More than 1/20 say it took them FIVE practical tests before they passed.

Britain's 'Worst Learner Driver' has taken the theory test **113 times!**

Below is a graph compiled by the BBC to highlight the learners who have taken their practical tests the most times.



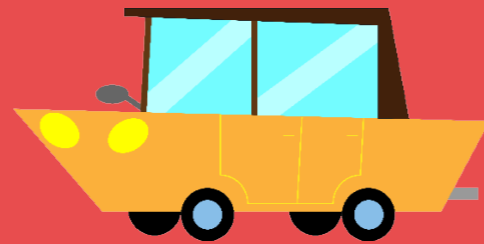
Between them, Britain's 20 worst learner drivers have attempted the practical test **more than 700 times!**

# Are learner drivers ready to be on the road?

**48%** of young drivers felt unprepared to take their test

*"I realised soon after passing, that there were several situations I had not had enough experience in while learning and were quite daunting."*

**62%** of young drivers say a minimum learning period should be imposed on new drivers.



Young drivers are responsible for **22%** of crashes where someone is killed/seriously injured.

This is despite only making up **5%** of total miles driven.

*"You can get really short intensive courses but you can't learn anything in two weeks: I think it should be at least six months of lessons before you can take the test."*



Experts are calling for a minimum learning period (of 12 months) and Brake (the road safety charity) has been campaigning for a graduate licence scheme which would mean

new drivers would have a year on probation as a 'Graduate Driver' before taking a second test to allow them their full licence.

*"I did the minimum amount of practice hours and when I was out on my own, I just wasn't ready."*

It is estimated that introducing this scheme could prevent more than **400** deaths and serious injuries every year, and save the economy annually through crash prevention **£200m**.

Although Brake's research has indicated that young drivers and adults are mostly willing to accept such a system (68% of adults and 41% of young drivers) InsureLearnerDrivers research with learner drivers hasn't shown such positive results. Many of our respondents felt they were being cheated, and asked why they would have to pay more and study longer - especially when it was already so expensive to learn to drive.

# Cost-cutting leads to unsafe drivers on the road

In an attempt to save money, learner drivers are taking as few lessons as possible and focusing on the skills needed to pass their test- completely forgetting about the skills and confidence needed to be a safe solo driver.

**31%** of young drivers polled, mistakenly believed that ABS was either a muscle group or a bowel condition.

*"I was not prepared to drive when I passed my test, thinking about it, I was probably not that safe."*

**44%** of young drivers have had a road accident, however minor

**24%** admitted the accident could have been avoided if they had taken more time to learn to drive



# 90%

of young drivers have admitted to taking some form of risk while driving, including speeding, texting and drug/drink driving

Young drivers account for just **12%** of the UK's driving licence holders.

Of all the road deaths in 2011, fatalities in reported accidents involving young drivers accounted for **22%**

**64%** of young drivers have AVOIDED certain manoeuvres or situations due to a lack of confidence in their driving

**48%** avoid motorways and **29%** avoid driving alone

# Is there a better way to learn to drive?

The problem with longer learning periods is that this will cost so much more. With costs already higher than realistically affordable, would this price out most young adults from being able to learn this crucial life skill?

**37%** of 18-30 year olds who have not yet passed their test say they have no intention of learning to drive in the future.



**41%** say this is because driving is too expensive.

**85%** of people polled by InsureLearnerDriver believed that the current costs of learning to drive were not affordable for young adults.

# The InsureLearnerDriver method

InsureLearnerDriver has come up with a three-step approach to learning to drive which should not only make the process cheaper, but should allow learner drivers to become safer drivers in the long run.

**1** *Increase the confidence of learner drivers*

**2** *Reduce the overall cost of learning to drive*

**3** *Offer insurance to help facilitate driving practice, to ultimately help improve the young drivers' skills and encourage them to drive in a safe manner*



## Step 1: Building confidence

**69%** of people surveyed believed that by practicing privately with a relative or friend, a learner driver would be able to take their test sooner, than if they only learnt with an instructor.

**85%** of people surveyed believed that private practice increases the confidence of learner drivers more than lessons do.

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The InsureLearnerDriver method for learning to drive is to practice with a friend or family member in between each lesson you have with your instructor. This extra time on the road will allow you to practice the skills your instructor has taught you, without the cost of a lesson.

This method also increases your confidence, as you will be able to fully perfect each skill before the next lesson with your instructor, freeing up more lesson time to learn something new.

### Be wary of over-confidence

Young people are often able to quickly pick up the physical aspect of driving which gives them a feeling of mastery.

This can lead to over-confidence, when in reality they are not ready to be driving alone.

Skills such as hazard perception require experience, so young drivers often think they are in control even when they are actually driving unsafely. This can lead them to take risks or develop bad habits.

The most common risky behaviours are: speeding, not wearing a seat belt, using a mobile phone, and drink/drug driving.

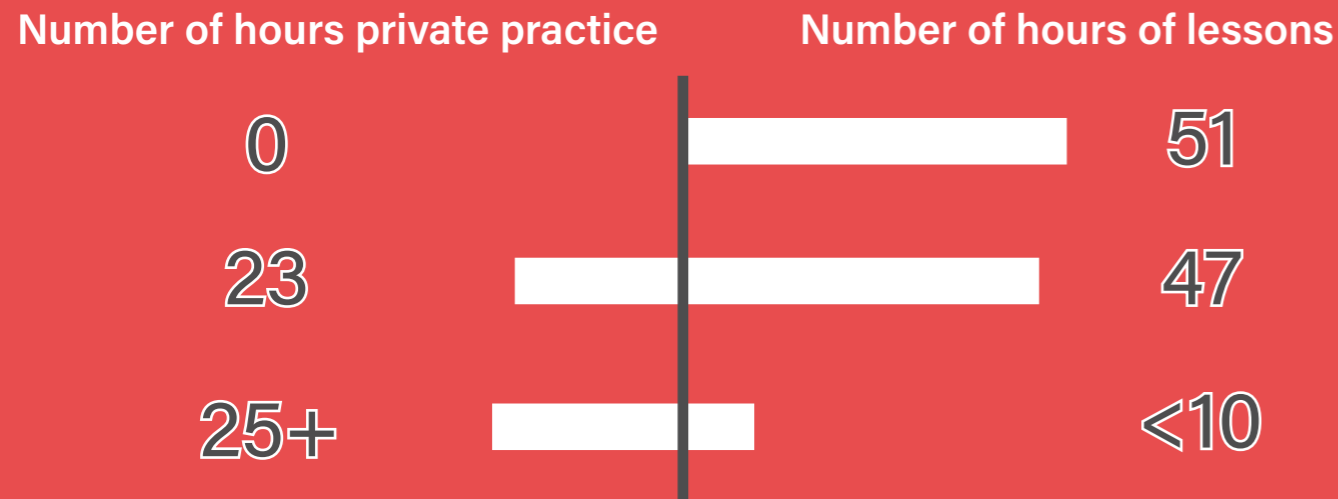




## Step 2: Learn for Less

By adding private practice to your learning regime you can reduce the number of lessons you need to take. This will reduce your overall cost quite considerably.

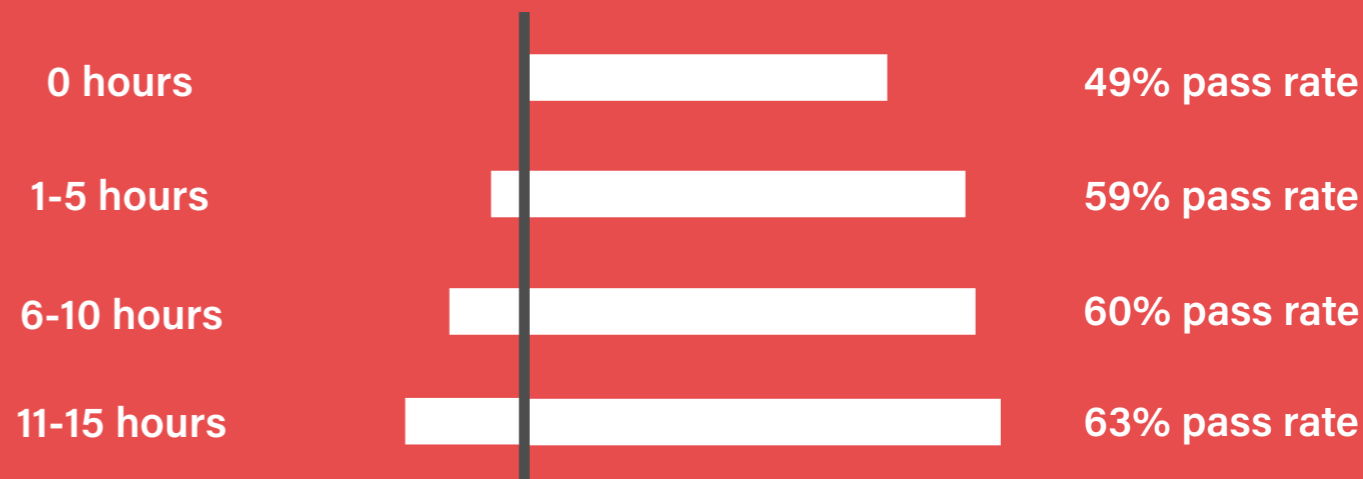
A study from the providers of Pass Plus revealed:



As you can see, the more you practice the privately, the less lessons you will need to have in order to pass your test. Paying for less lessons overall means that you can expect to save yourself around: **£900!**

Saving money isn't the only benefit of private practice. Not only does it boost your confidence, but it has been proven to increase your chances at success.

The number of hours spent practising privately can affect your pass rate.



## Step 3: Use your insurance to improve your skills

Once a learner driver becomes a full licence holder, they often slip into bad habits. It's common to be told that "You'll never be as safe a driver as when you first pass your test." And yet the statistics would disagree.

What these people may mean, is that you will never be more aware of the risks than you are as a nervous, newly minted young driver. One way to ensure that you continue to drive as though your instructor were still in the car correcting your bad habits, is to take out 'Black Box' insurance.

Telematics or Black Box insurance tracks your driving style and will rate you on your driving which your insurance company will use to decide on your premium.



## Learner Driver Insurance:

If you own the car you will be driving you can take out your own annual, or temporary insurance to drive the car.

If you **do not** own the car you will be driving you can ask to be added to the owner's annual policy or you can take out your own temporary 'top-up' policy for as long as you need - with the added bonus of protecting the no claims bonus (NCB) of the car owner should anything happen.

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## Supervising Drivers:

By law, your supervising driver must:

- Be 21 years old, or older
- Have been a full licence holder for a minimum of 3 years

Your insurance may have additional requirements so please be sure to check.

# How to learn with the InsureLearnerDriver method

**Step 1** Find a supervising driver to practice privately with

**Step 2** Find a car to practice privately in

**Step 3** Get insured to drive in the car you will be practising in

**... and that is all you need!**



# Want more information?

For more information on the different options available to both learner drivers and new drivers, download our 'Young & Learner Drivers Insurance Guide'.

This guide is completely free to download and contains useful tips on how you could save money on your insurance premiums, as well as clarifying any 'insurance jargon' to help you get the right cover for you.

Simply visit: [www.skyinsurance.co.uk/young-drivers-insurance/](http://www.skyinsurance.co.uk/young-drivers-insurance/)

# What next?

**Looking for learner driver insurance?**

**InsureLearnerDriver can provide temporary or annual insurance for learners with their own car. We can also provide temporary 'top-up' policies for those borrowing cars.**

**Passed your test?**

**Sky Insurance can provide you with the young driver policy you need. Speak to a member of our team today to get a personalised quote. We also provide telematics policies to help keep you safe.**

