The Motor Ombudsman highlights the difficult hidden costs of running a car in 2024 and 2025

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Tough times for those running a car…

The Motor Ombudsman tells us:

(All words and photographs from The Motor Ombudsman).

London, 08 January 2025 As the cost-of-living crisis deepens in 2025 with a second consecutive energy price cap rise and further utility bill increases on the horizon, hard-working households are also confronting difficult choices when it comes to car ownership, according to a new report from The Motor Ombudsman, the Ombudsman for the automotive sector.

The latest annual survey of vehicle repairers from The Motor Ombudsman, which highlights the challenges faced by garages in 2024, along with expectations for the coming 12 months, revealed that, due to economic pressures, the majority of businesses (53%) reported customers not doing routine car maintenance, such as servicing, to save money during the past year.

In fact, many are expecting this concerning trend to continue in 2025, with more than half (56%) of garages surveyed expecting motorists to delay vital repairs. Meanwhile, 48% are forecasting vehicle owners will forgo ad hoc and typical maintenance to cut short term costs.

While these might at first glance seem like money-saving opportunities, they could lead to significantly higher costs down the road, and critically, could even put vehicle owners and their occupants, as well as others, in danger.

By postponing maintenance, car owners may suffer compounded mechanical issues requiring costlier repairs, decreased fuel efficiency leading to higher running costs, coupled with an increased risk of breakdown, potentially resulting in expensive emergency repairs and towing fees.

With economic pressures hitting household finances hard, just over a quarter (28%) of repairers even anticipate customers abandoning their cars at garages if work is too costly or the vehicle proves uneconomical to fix.

Moreover, 52% of garages are expecting repair costs to go up due to ongoing component shortages and inflation, meaning the financial strain on hardworking families is set to intensify. More positively, 42% of businesses are committed to absorbing these increased expenses to help protect consumers’ bank accounts.

In a sign of the times, 68% of garages said that customers are tending to keep existing cars for longer. For many, foregoing the cost of newer or more expensive models may seem like a sensible financial measure, but it actually makes looking after an older vehicle, with potentially high mileage, even more critical, so as to avoid any unwanted breakdowns, parts failures and increased bills.

To help ease the financial burden associated with car ownership, Bill Fennell, Chief Ombudsman and Managing Director of The Motor Ombudsman, suggests car owners should consider:

- Putting money aside for essential safety-related repairs and the legally-required annual MOT test (for cars aged three years and over).
- Exploring taking out service plans at a Motor Ombudsman-accredited garage to benefit from fixed prices and the ability to spread payments over a set number of years.
- Using The Motor Ombudsman's online Garage Finder to source quotes from accredited businesses; and
- Taking out an extended warranty agreement (if the initial vehicle manufacturer's new car warranty has expired), to help shoulder the burden of mechanical and/or electrical failures listed by policies.

Commenting on the survey findings, Bill Fennell, Chief Ombudsman and Managing Director of The Motor Ombudsman, added: “Households across the UK are facing some tough financial choices. While it may be tempting to cut back on car maintenance, this can lead to greater costs and safety risks down the line. We therefore encourage households to prioritise essential repairs that ensure their vehicles remain safe and legal when on the road.

“By shopping around at Motor Ombudsman-accredited garages, who help consumers make informed decisions about maintenance, households can protect their finances and ensure their vehicles serve them well for years to come.”

To view the businesses that are accredited to The Motor Ombudsman’s Service and Repair Code, visit www.TheMotorOmbudsman.org/Garage-Finder.

Survey data:

The Motor Ombudsman survey saw 104 service and repair businesses respond online between 04th and 22nd November 2024.

Read the full Motor Ombudsman Service and Repair 2024 review and 2025 outlook at:

www.TheMotorOmbudsman.org/useful-information/industry-insights

Launched in 2022, The Motor Ombudsman’s yearly poll of independent garages and franchise dealer workshops provides an on-the-ground ‘snapshot of sentiment’ of businesses operating in the UK’s service and repair sector.