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## The Motor Ombudsman urges caution when buying a used car

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The Motor Ombudman advises taking great care to avoid cutting corners when buying a secondhand car...

*They tell us:*



- Research by The Motor Ombudsman has revealed that over seven in ten consumers (73%<sup>1</sup>) would buy a car that was used rather than new in 2023 to help save money. For more than a quarter of them (28%), it would be their first experience of buying a secondhand vehicle
- The majority (44%<sup>2</sup>) of potential used car buyers said they would consider turning to a private individual they did not know to source their next vehicle, with the primary reason being that it could be cheaper versus visiting a retailer
- However, The Motor Ombudsman has urged caution, as privately-sold cars come without the comprehensive checks offered by retailers, and the safety net of The Motor Ombudsman being able to help resolve a dispute should something go wrong during ownership



London, 04 April 2023: A poll of 2,043 UK driving licence holders commissioned by The Motor Ombudsman, the Ombudsman dedicated to the automotive sector, has revealed that over seven in ten consumers (73%<sup>1</sup>) would be more likely to buy a second hand car this year rather than a new one, to help save money during the cost of living crisis. More than a quarter (28%) of these respondents also explained that it would be their first ever experience of buying a used car, having always bought new in the past (15%) or because they had never been a car owner previously (13%).

At a time when the majority of consumers (87%<sup>3</sup>) are concerned about the high rate of inflation, which remains in double figures, coupled with the annual April rise in household bills (85%<sup>3</sup>), and soaring rents and mortgage repayments (69%<sup>3</sup>), finding ways to lower expenditure and make every pound stretch further, is firmly in the driving seat for many. This means that, for those who would consider buying a used car in 2023, nearly half (44%<sup>2</sup>) would look to turn to a private seller they did not know to source their next vehicle. The primary reason cited by around a third (34%) of these consumers for pursuing this route, is that, in their view, second hand cars sourced from a private individual can often be cheaper compared to when visiting a retailer.

However, any savings made may be short-lived, and can carry an added element of risk for consumers, especially for those who are in the market for a used car for the first time, as Bill Fennell, Managing Director and Chief Ombudsman at The Motor Ombudsman, explains:

“In an era of rising bills, and increasingly stretched budgets, it can be very tempting for individuals to cut corners to make their hard-earned money go even further. Even though it may be perceived by some consumers that savings can be made in the shorter term by buying from a private individual, this could prove to be a false economy, as repair bills may mount up in the longer term, and turn a car into a very expensive liability. What’s more, The Motor Ombudsman would be unable to enforce any calls for help with resolving a consumer complaint if something was to go wrong after taking ownership of the vehicle. Spending time doing research, and choosing an established Motor Ombudsman-accredited retailer where a used car has undergone comprehensive checks prior to sale, is absolutely key. This is because, buyers will have a fully transparent view of the car’s condition and history to make a fully informed purchase, and can steer clear of any hidden and potentially costly surprises.”

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Other reasons cited by consumers as to why they would opt for a one-to-one purchase from a complete stranger, included that they would find it easier to secure a low cost runaround (27%), and that they would be confident in knowing what to look out for when buying a used car (26%). Similarly, about a fifth said that they are confident in their negotiating skills (21%), and that making a purchase from a private seller would likely be a fast transaction without much paperwork (20%). Furthermore, 18% of this group of individuals said their preference is to pay in cash.

When asked where they would look for a used car from a private seller, over half (54%) stated they would search online, whilst around one in four (43%) would ask family and friends if they have had any recommendations or suitable contacts. Furthermore, 39% said they would check social media forums or marketplaces, whilst nearly a third (29%) would resort to keeping an eye out for cars on the street displaying 'for sale' signs.



In terms of whether there would be any difference in spend on a car compared to last year due to the added squeeze on disposable income, around one in three (28%<sup>4</sup>) of those polled in the survey stated they would be spending less on a second hand vehicle in 2023, with those aged between 45 and 54 the most inclined to cut back (33%<sup>4</sup>), followed by 25 to 34 year olds and 35 to 44 year olds (28%<sup>4</sup>). Furthermore, in order to get behind the wheel, only one in four respondents (25%<sup>5</sup>) said they would actually be comfortable asking family and friends for financial help to buy a car, with those aged 17 to 24 the most likely (46%<sup>5</sup> of this age group) to turn to the 'Bank of Mum and Dad' or personal contacts to secure additional funds.

The latest research from The Motor Ombudsman equally revealed that, for the 73% of individuals who would be more likely to turn to the used car market in 2023, the overriding preference when it came to fuel type would be petrol (34%), followed by hybrid electric (18%), diesel (14%), and fully electric (6%).

To search for businesses that are accredited to The Motor Ombudsman's Motor Industry Code of Practice for Vehicle Sales, visit The Motor Ombudsman's Garage Finder at

<https://www.themotorombudsman.org> › [garage-finder](#)