



Car shares:

Car clubs let you share cars with other people in your area, on a pay-as-you-drive basis. They can cut costs and traffic, but are they right for you?

Did you know that the average private car is used only 4 per cent of the time and spends the rest sitting idle, losing value and waiting for its next service?

Yet for many of us, the convenience, spontaneity and lack of alternatives to using cars mean we won't be in a rush to give up owning them. But is there a more efficient way to get us from A to B?

Car clubs and lift-sharing schemes are a new way of using cars. We've looked at major operators and community clubs to see whether they can save you money and hassle, while being kinder on the planet.

the glove box and you enter a Pin to release the immobiliser and drive away.

Most club cars are tracked electronically to record accurate time and mileage data. This means your monthly bill from the club is itemised like a phone bill, so you pay for only what you use.

Unlike regular car hire, you can book a car for as little as 30 minutes, or as long as a week or two, returning it to the same spot you picked it up from. In London, some clubs, like WhizzGo and Zipcar, use cars which are exempt from the congestion charge.

If fuel runs low, car clubs ask you to fill up using their charge card (kept in the glove box) or, for smaller clubs, keep receipts for reimbursement.

Many clubs let you extend a booking by phone if you're running late. However, drivers going Awol may face a fine (about £40) for late return, while the club provides any member who's been stood up with a taxi.

The clubs we looked at took members aged between 19 and 80 and asked for a current driver's licence that had been valid for at least a year. Prior convictions and insurance claims could affect your eligibility.

CAR CLUB'S CORSA FIT FOR FAMILY DUTY

Alister and Elinor Hamilton 46 and 41,
senior lecturer in engineering and disability officer

Alister and Elinor Hamilton live in Edinburgh with their three sons – Robert, aged 13, James, 10 and Stuart, 6. As car-club members, they use the car for the weekly shop; taking the kids to parties, sporting events or the beach; trips to out-of-town shops; and visits to family and friends.

Alister says: 'Our car club's great because we don't have to worry about servicing, cleaning or repairs. There are no unexpected costs (like the £600 my wife had to find when the gearbox in her old car disintegrated), and only one monthly bill to pay. It's cheaper for us than owning an equivalent car (a Vauxhall Corsa five-door hatchback).

'The obvious downside is that the car isn't sitting right at your door. Booking a car isn't as spontaneous as owning one – but this makes you think about your trip and realise a car isn't always the best option. Sometimes we cycle to sporting fixtures instead of taking a car. In a funny way, being in the car club makes you less reliant on cars!'

In the last 12 months the Hamiltons' car club membership has cost them £876 for 1,048 miles. That's £16.85 a week or 84p per mile. That may sound steep, but if the Hamiltons bought a brand new Corsa and drove so few miles it would cost them at least £3,500 in a year.

How do car clubs work?

Car clubs work like a more flexible kind of car hire. They let you use brand-new or recent models, parked in reserved spaces near where you work or live. Car types vary from superminis to vans. Most clubs let you book online or by phone seven days a week.

You access these shared cars by holding a smartcard near a sensor in the windscreen. The car's on-board computer detects it and unlocks the doors. Keys are kept in

SHARE A LIFT AND CUT COSTS

Lift-share schemes put people making similar journeys in touch, to make use of the 10 million empty seats on our roads every day. Matched journeys currently take about 10,000 cars off the road daily.

The national Liftshare network is a free service that helps members to share a car and petrol costs. It currently has 142,000 members, with around 4,000 people aged from 18 to 70 joining each month, from both rural and urban areas.

You can share a one-off trip or a regular journey, which can help in

rural areas where public transport might be scarce. When you find a lift match, Liftshare suggests you pay the driver around 10p a mile – or split the cost of fuel equally.

A typical member who shares their commute saves over £1,000 a year and cuts their transport carbon dioxide output by more than a tonne.

If your vehicle seats eight people or fewer, lift sharing shouldn't affect your insurance but let your insurer know you've joined. Charging others more than their fair share of running costs can invalidate your cover.

join the club

Many offer comprehensive insurance but you'll still have to pay the excess (the first part of the claim – around £100) for damage if you have an accident. Third-party insurance should always be included. Ask about exclusions, such as theft of your possessions from the car or personal injury.

Remember you may already be covered for personal injury or theft by other policies held in your name – for example, your house insurance – so check with your insurer.

What are my choices?

There are now 33 car clubs across the country with 11,000 members, and more joining all the time. There are two types: large commercial clubs and smaller, locally run schemes involving councils or co-ops.

The bigger national car clubs are in London, Edinburgh, Bristol and Leeds, run by Streetcar, CityCarClub and WhizzGo. Clubs are mainly open to the public but can also have agreements with business drivers.

You can also join smaller, community-run clubs. For example, City Wheels, operated by the Swansea Housing Association, shares six cars with staff and residents. Some rural clubs have just two or three cars in villages where public transport is patchy.

How much do they cost?

Most car clubs charge a one-off membership fee (usually between £25 and £100), a security deposit of up to £150, and then pay-as-you-go fees, billed each month.

Hire includes fuel, breakdown and insurance cover, car tax and maintenance. Pay-as-you-go charges are usually based on a combination of time (from £2.80 to £4.95 an hour) and miles travelled (often 17p to 19p a mile). Some offer inclusive miles, beyond which the driver pays extra. Others don't charge a membership fee but have higher hourly rates instead.

To get a feel for costs, we took a standard pay-as-you-go tariff from Streetcar, a major car club, and compared it with the cost of running your own equivalent model (a new VW Golf 1.6 petrol). Based on an annual mileage of 6,000 miles, we found the car club would save you nearly £690 a year.

CAR CLUBS CAN WORK IN RURAL AREAS

John Barkham 63, *higher-education consultant*

John Barkham sold his Ford Focus three years ago when he joined Moorcar, an independent local car club based in Devon.

He now uses the club's Honda Civic or Seat Arosa to reach remote places for walking trips or to carry heavy bags of harvested vegetables and manure between his allotment and home.

'Space is tight in my village and most of us don't have off-street parking or garages, so when I owned a car, I usually left it in the village centre,' John says. 'That's the same distance as picking up a club car.'

John's always been able to get a car when he needs one: 'If I suddenly remember I must get to the farm shop before closing, I get straight on the internet and book a car – I'm driving 15 minutes later. If my local cars are out, I'll get a bus and collect one in the next town. But if it's really important, I'll book in advance.'

John also finds other club members considerate: 'Devon has mud – and dogs – so members show respect for each other by keeping the cars tidy.'

At around £150, John thinks his monthly car club bill makes sense: 'I'm saving more than £2,500 a year and avoiding the bother that comes with owning a car!'



Pros and cons

If your car sits idle for most of the week, a car club might be worth investigating

PROS

■ Can typically save you between £1,000 and £1,500 a year if you drive fewer than 6,000 miles (according to the charity Carplus).

■ Members' car use usually falls by around 25 per cent on joining.

■ Each club car typically replaces six private vehicles, as members often give up a car on joining. Fewer cars mean less pollution and less traffic.

■ It's predicted that by 2015, using car clubs could cut UK carbon emissions by half a million tonnes a year.

■ No depreciation in value as your car sits idle in your drive.

■ Cars are cleaned and maintained by the club.



CONS

■ Not as convenient as owning a car. You may have to walk or travel a short distance to pick up a car.

■ Can be expensive for high-use, long-distance drivers.

■ Lacks spontaneity – you need to book before you can drive.

■ Limited car club coverage at present, but this is growing.

■ May not catch on in the most remote areas.



Contacts

Carplus (helps to find car clubs in your area)
www.carplus.org.uk

CityCarClub 01484 483 061
www.citycarclub.co.uk

Liftshare 0870 011 1199
www.liftshare.org

Streetcar 020 8819 6563
www.streetcar.co.uk

WhizzGo 0870 446 6000
www.whizzgo.co.uk

Zipcar 020 7960 6421; www.zipcar.com