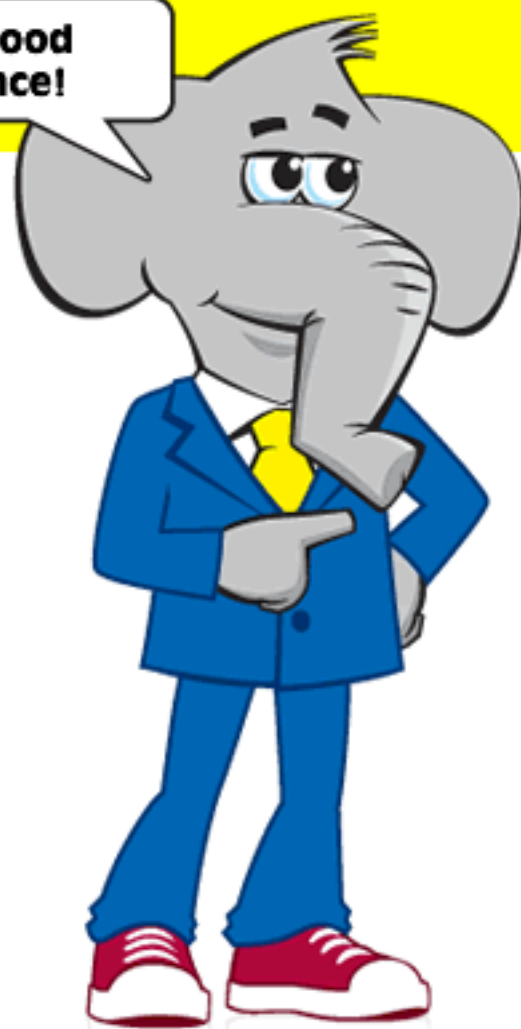


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City living in the fast lane

Having a little run-around is essential for lots of people living in the city. Getting the train, hopping on a bus or walking to the shops is great, but there are just some things a car comes in really handy for.

If you want to nip out to see a friend on a rainy night, it seems all the more doable in a motor. Or if the cupboards are bare, the trip to do the supermarket weekly shop is suddenly more convenient. And if you need a new wardrobe or your mate is selling their 40" TV, it's the easiest thing just to drive across town and pick it up.



But having a car in the city isn't totally problem-free. There's parking for a start. Charges in inner-city parking zones and paid-for multi-storeys are expensive, and they're not going down. Plus, there are hardly any free spots in any town or city, and you've got to be very lucky (or have a very small car) to get one. Linger for longer than you should and you're almost guaranteed a visit from a parking warden with a very large frown.

And then there's the crime. Figures for car crime in cities are much higher than in quieter towns and rural areas. It's to be expected and most city dwellers accept it as a fact – taking steps to reduce the risk. But if you haven't got the luxury of off-street parking, your options are limited.

On top of that, petrol consumption in stop-start city traffic is not efficient. It's pretty stressful too. But staying cool in rush-hour can make all the difference to your fuel efficiency and shave pennies off your petrol bills. Deep breathing and thinking happy thoughts really could impact on your bank balance.

But if, like millions of other people who can't do without their city car, you really do need your run-around – we've got some great tips for keeping the cost of city motoring down.

Cut your city motoring costs

- Plan your journey and parking in advance, so that you don't spend hours driving around looking for a spot. And have a plan B and a plan C for where you could park – it'll save you time and energy.
- Easy does it on the acceleration. In lower gears, high rev counts burn fuel much less efficiently than in higher gears. So take it slow and your wallet will be thanking you.
- Stick to the speed limit – or even less. At steady, reasonable speeds your car performs much better than if you're racing around town. Slow and steady really does win the race. The smoother and more measured your driving, the lower your fuel consumption will be.
- Pump up your tyres: if your tyres are under-inflated by 20%, this will result in a 3% increase in fuel consumption and reduce its life by 30% (www.thisismoney.co.uk). Make the effort to do it every 4–6 weeks and you'll be laughing all the way to the bank and extending the life of your tyres.
- It may sound crazy, but reversing your car into a parking spot so that the nose is poking out – ready to pull out in first gear – helps burn less fuel. Going from a cold start into reverse, then revving to control the car as you pull out burns more fuel than a smooth, first-gear manoeuvre.
- Have you ever thought of car sharing? It's becoming more and more popular in cities, especially for commuting, as people club together and share the cost of motoring. There's a fair bit of organisation involved – keeping track of whose turn it is and managing everyone's diaries – but you could save a decent amount of money, keep your mileage down and, even better, you don't have to drive!
- If a determined thief really wants to nab your car, chances are they'll find a way. But there are lots of practical things you can do to prevent them or put them off. Make sure all your valuables are out of sight and there are no bags or items of interest on show. You can also get stickers and notices from your local police that tell thieves there's 'nothing to see here'. If you're really worried about it, look into buying wheel locks and steering locks to deter thieves. And if your car doesn't have an alarm system, there are plenty of convincing-looking fake ones on the high street.
- Search carefully for the cheapest petrol station around and stick to it. It may be that from time to time you need to shop around again, but why pay more when you can pay less?
- Think hard about which journeys you really need to make and which you could do on foot or in a friend's car. You can control the cost of city motoring by simply walking more, using public transport and sharing lifts with other people.
- And finally: regular servicing. A little money spent along the way will keep your city motor in tiptop condition and running efficiently.

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