

Carzone 

# Motoring report

2026



We love cars too



# Motoring report 2026





The 2026 Carzone Motoring report offers one of the clearest views of Ireland's driving and car-buying landscape this year. It combines Carzone's real-time search and marketplace data with a survey of 1,000 motorists, revealing how people think about cars, what influences their decisions, and where the market is heading. The report reflects a sector shaped by cost pressures, new technology, and changing expectations, while also showing early signs of renewed confidence.

Drivers are navigating a market that feels familiar, yet increasingly complex. Budgets are improving for some, and interest in changing cars is returning, though cost-of-living pressures remain. Higher insurance costs and volatile fuel and electricity prices continue to influence decisions. As a result, motorists are researching more, comparing options carefully, and making more deliberate, value-led choices.

Technology is playing an increasingly important role. AI tools are helping buyers compare models, assess running costs, and evaluate long-term value, while giving dealers better insight into demand and stock alignment. Carzone continues to invest in these capabilities to ensure buyers and sellers can make informed, confident decisions.

Lower-emission driving is also gaining momentum. Interest in hybrid and electric vehicles is growing, although cost, range, and charging infrastructure still affect adoption. Overall, the data points to a market gradually moving towards an electric-ready future, driven by practicality, cost considerations, and greater familiarity with new technology.

Overall, the report highlights a market that is adapting rather than standing still. Motorists are more informed and engaged, and Carzone remains focused on providing the insight, tools, and data needed to navigate these changes with confidence.



Survey of  
**1,000**  
motorists in Ireland

combined  
with Carzone's  
**unmatched  
search data**

The Carzone 2026 Motoring Report is based on a nationally representative survey of 1,000 Irish drivers conducted in November 2025.

## Top 5 make & model searches

1 Volkswagen Golf

2 BMW 3-Series

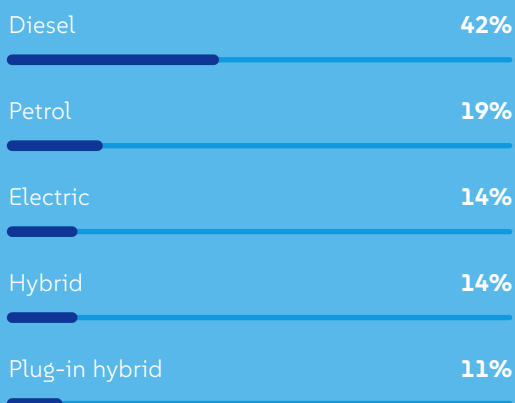
3 BMW 5-Series

4 Hyundai Tucson

5 Mercedes-Benz E-Class



### Most searched fuel type



### Most searched

Colour: **Black** | Year range: **2020 - 2023** | Body type: **SUV**

Owners 91%

### Car owners

Nine in ten (91%) drivers in Ireland currently own a car.

Share 19%

### Shared ownership

Seven in ten (72%) solely own a car, while two in ten (19%) jointly own one.

## The majority of drivers bought their current car used

86% are driving pre-loved cars rather than 14% who own a new car. On average, used cars were around 5 years old when purchased.

Used 86%

New 14%

Plan to change 30%

### People are changing cars more often

Three in ten plan to buy a new car next year. On average, car owners change their car every 5 years.

Frequency of changing cars has increased since 2025 (from an average of 5.6 years to 5.2 years).

Average spend

**€19,400**



## Reasons for purchasing

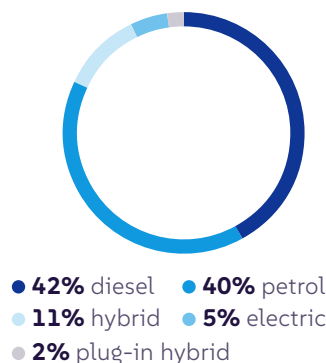
A third (32%) of car owners purchased their current car because they wanted a newer one, while a quarter (25%) were seeking one that was more reliable.

Newer car 32%

More reliable 25%

## Current fuel type

Most car owners have either a diesel (42%) or petrol (40%) car currently. One in ten (11%) own a hybrid, while only one in twenty (5%) have an electric car; even fewer own a plug-in hybrid (2%).



Would buy again 79%

### Brand loyalty

Four in five (79%) car owners say they would buy the same brand again, indicating high levels of satisfaction overall.

### 1 Price

Price is the main consideration when purchasing a car. Three in ten (30%) list this as the single most important factor, with over half (58%) of car owners or drivers who plan to buy ranking it in their top three considerations.

### 2 Reliability

### 3 Running costs

Reliability and running costs are also highly influential factors. Half (49%) rank reliability in their top three, with this being even more important to older drivers (58% of over-55s).

### Running costs

### Price

### Reliability

# COHORTS DIFFER IN PRIORITIES

Intend to buy new

2025

34%

2024

28%

## Buying new

More people say their next car will be new (34% up from 28% last year).

Average increase of €1,900+

## Higher spend

Buyers are planning to spend on average €1,900 more on their next car (compared to 2025).

↑ Spending more



Spend under €25k

67%

## Car budget

Two-thirds (67%) will spend under €25k. Men plan to spend more than women, with an average planned spend of €23,800 versus €19,200.

Over-65s will spend the most, at €30,400 on average.



## Method of purchase

Cash or savings remains the most popular method for those planning to purchase their next car, with two in five expecting to purchase this way. A fifth plan to use a credit union loan while 14% think they will use a personal loan.

Cash or savings

40%

Credit union loan

19%

Personal loan

14%

Our latest research shows that finance remains one of the most popular ways for Irish drivers to buy a car. Commenting on the findings, Donal Murphy, CEO of Close Brothers Motor Finance said:

"For many Irish drivers, buying a car today means balancing rising costs with what they can comfortably afford each month, and it's encouraging to see finance being increasingly viewed as a practical way to manage that.

With over half of car owners planning to trade up to a newer car in the longer term, understanding the different finance options available can make that step feel less daunting. That's why at Close Brothers Motor Finance we continue to focus on improving awareness and offering flexible choice, helping consumers plan ahead with confidence."

In partnership with  **Close Brothers**  
Motor Finance

# FUTURE PROOFING INVESTMENTS

 **Rising budgets**



## Finance funding

55% of car owners have used car finance. 75% of those who have used it think it makes it more affordable to buy a car.

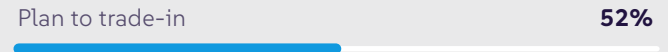
A quarter (24%) are currently using finance, while just under a third (31%) have used it previously.



## Trade-in

In the long term, half (52%) of car owners plan to trade-in their car for a newer car.

A quarter (27%) will trade it in against finance while a similar proportion (24%) will trade it in and buy their next car outright.



Trade-in against their next car purchase **39%**

### Continued use of finance

Those who are currently using car finance are likely to continue doing so – two in five (39%) say they will trade their current car in against finance once they've finished paying it off.



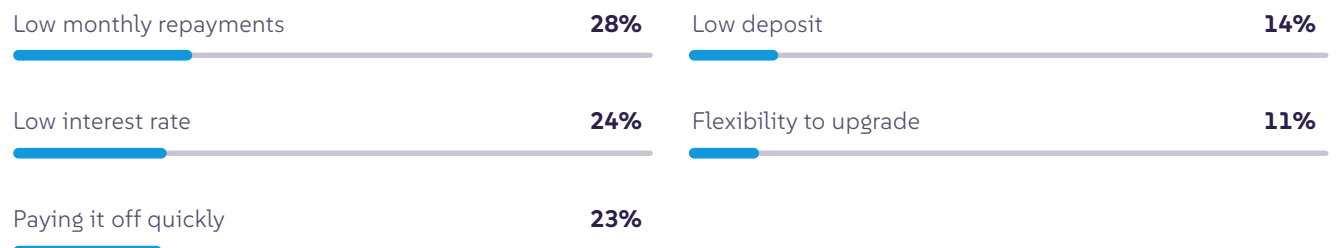
Sell privately **20%**

### Private sale

A fifth (20%) of car owners plan to sell their car privately.

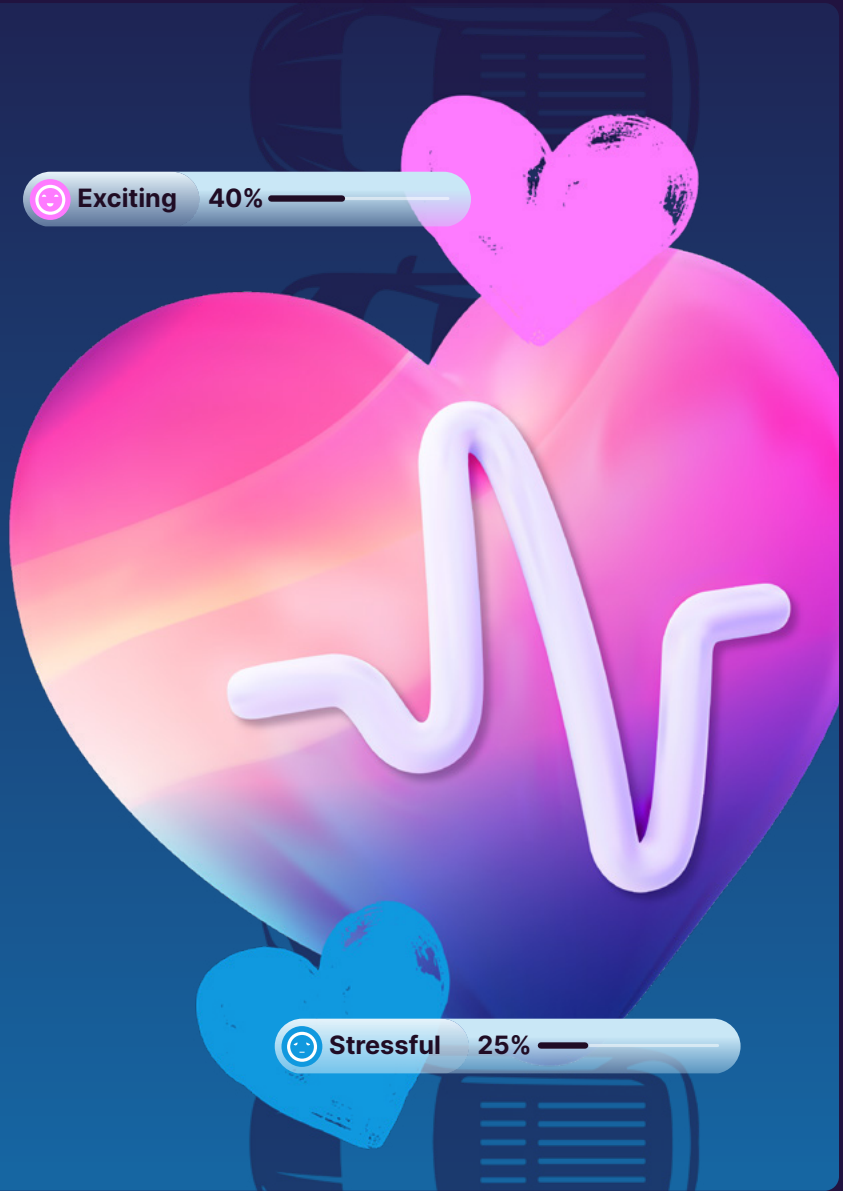


## Car finance priorities



Two in five drivers who've bought a car describe the buying process as exciting, but a quarter feel it is time-consuming and stressful. The process is more stressful for women and younger drivers.

Younger drivers are more likely to feel overwhelmed by the car-buying process than older drivers – more than a quarter of 18-24 year olds describe the process as such. This is significantly higher than the 45+ age bracket, suggesting the feeling dissipates with age and experience.



Exciting 40%

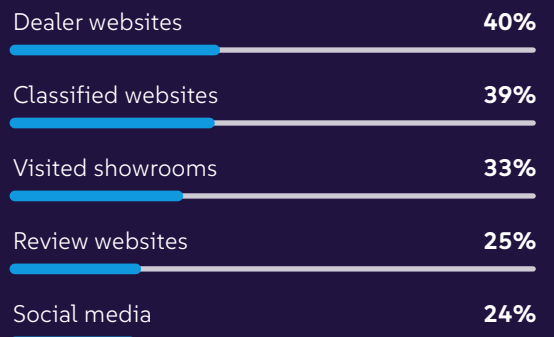
**Buying a car is exciting!**

Stressful 25%

**But stressful for some**

### Car research

Two-fifths (39%) of Irish drivers who have owned a car say they used classified websites when researching their most recent car purchase, similar to the proportion who used dealer websites (40%). A third (33%) visited dealership showrooms, while a quarter used dedicated car review sites (25%) and social media (24%). Among those using classified websites, most checked two or three sites (59%), around one in five looked at up to five sites (23%), and a similar share always used the same website (19%).



### Car history check

Nearly all (95%) Irish drivers who have ever owned a car claim they would be more likely to buy a used car if it came with a full history check.

**cartell.ie**

Only a fifth (19%) of Irish drivers believe that in 10 years' time most people will still be buying cars in the same way as we are today. A shift towards greater online and digital car-buying is anticipated.

Half of drivers believe car-buying will be either mostly online with some human interaction (35%) or entirely online with AI recommendations (15%). A fifth (21%) believe people will primarily be buying cars in dealerships, with digital support.



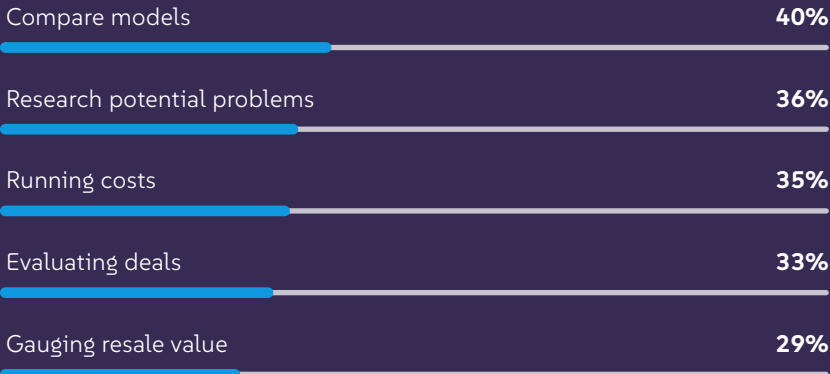
AI-assisted 17%

### AI in the car-buying process

One in four car owners in Ireland have already used AI to assist them in the car-buying process. Over half of respondents would feel comfortable using AI to help them find the right car.

This rises to over two in five (43%) among 18-34 year olds, with this group significantly more likely than older adults to have used AI (35-54: 21%, over 55: 10%).

### Why do people use AI?



Plan to use AI 53%

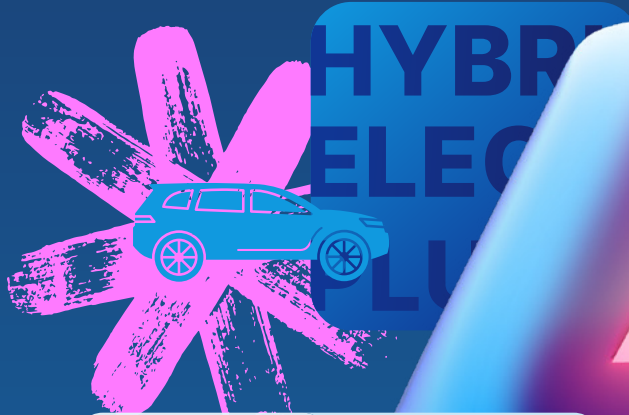
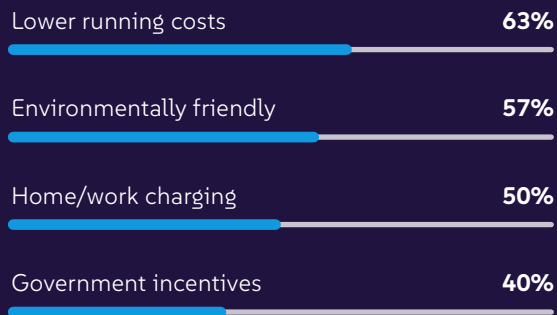
### The future of AI

Half (53%) of drivers who currently own or plan to own a car in the future say they would be likely to use an AI-powered car recommendation tool if one existed.

Ireland's current attitude towards electric vehicles reflects a balance between strong interest and ongoing considerations around cost. Lower running costs are the main driver of EV and plug-in hybrid adoption, motivating two-thirds of those planning to buy, though overall expense remains a key factor for those who are hesitant, with a third citing purchase price and electricity costs as barriers.

Motivations differ by age: among 18-34 year olds, the smooth and quiet driving experience is the top appeal, ahead of running costs, while over-55s are largely motivated by both cost savings and environmental benefits. Alongside price, concerns remain around reliability and range, and one in five people feel they lack sufficient knowledge about electric and hybrid vehicles. While these barriers are similar for men and women, they tend to increase with age, with older drivers more likely to raise concerns around electricity costs, reliability, range anxiety, and public charging infrastructure.

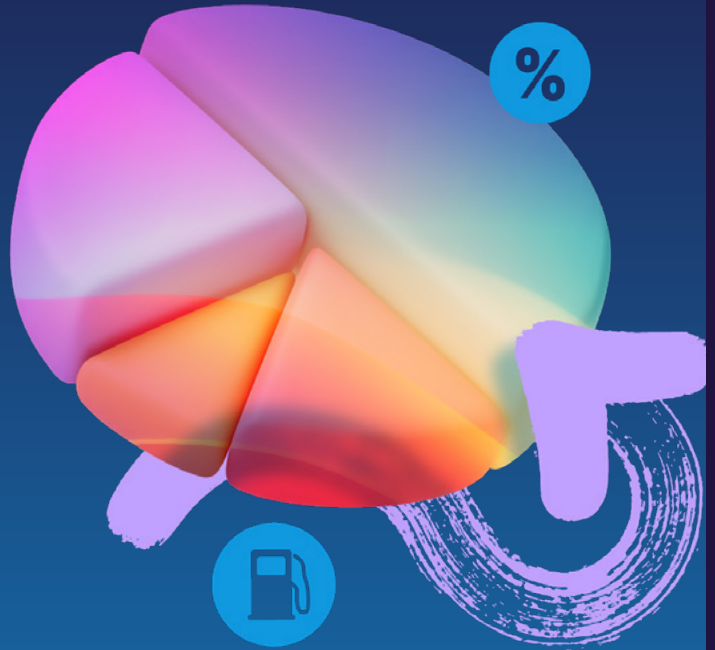
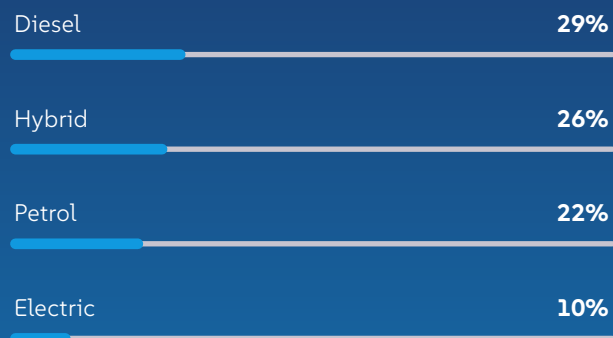
### Motivations to go hybrid or electric



## Which fuel type will drivers buy next?

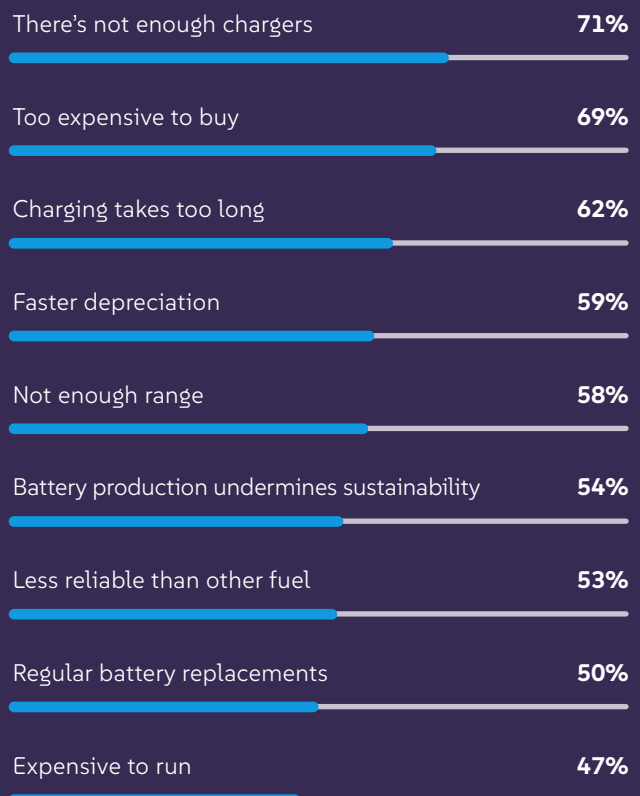
Consideration of electric cars is significantly higher among men (13% vs 8%), while a higher proportion of women are currently undecided about the fuel type of their next car (16% vs 11%).

Over 65s are also twice as likely to be planning for an electric car (22%) than younger age groups.



## EV myth busters

Confidence around EV ownership is being shaped by widespread misinformation and uncertainty. While the EV market has evolved rapidly, perceptions have been slower to catch up. Here are the most common misconceptions shaping EV perceptions.





€224 per month

### Running costs are up

Car owners are now spending on average €224.40 per month running their cars.

### Drivers cut back to save money

Half (53%) of car owners claim to have cut back on driving due to the cost of fuel or electricity, slightly fewer than in 2024 (57%).

Cut back somewhat	<b>32%</b>
Cut back a lot	<b>21%</b>
Unable to cut back	<b>19%</b>
Plan to downsize number of cars in their household	<b>17%</b>

### Premiums are rising

Three-quarters (75%) of car owners have experienced a change in their car insurance premium in the past 12 months, and it's much more likely to have gone up than down.

Four in five (80%) car owners looked for a more competitive quote before purchasing their current policy.

Concerned**66%**

---

### Insurance is the top financial concern


66% say insurance is their biggest concern when it comes to running their car.

#### Changes to premiums

Premium increase	<b>54%</b>
Premium decrease	<b>22%</b>

#### Choosing providers

Same provider	<b>64%</b>
Switched provider	<b>36%</b>



Ownership matters

96%

## Is ownership important?

96% of drivers in Ireland say that owning your own car is at least somewhat important to them, with half (53%) deeming it essential.

96%  
RATE OWNING  
IMPORTANT

## Ownership priorities

A further third (31%) say it's important as they prefer having their own car for convenience and freedom.

Women are significantly more likely than men to say owning their own car is essential (57% vs 49%), while a higher proportion of men say it's important to them (35% vs 27%).

Women see as essential **57%**

Men see as essential **49%**

Value convenience **31%**

## Who could manage without?

Car ownership is important to all generations, but younger adults are more likely to say it's somewhat important - nice to have but they could manage without.

45-54 year olds are the age group most likely to deem owning their own car essential (61%).

18-24 **21%**

25-34 **17%**

35-44 **13%**

45-54 **9%**

55-64 **4%**

Over 65 **4%**

Brought to you by

**motion**

Powering Ireland's leading  
motoring brands

**carzone.ie**