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Parking a key decision in drivers' shopping decisions, CarInsurance.com survey finds

December 10, 2019 By Les Masterson

The holiday season is a time for family, shopping and fighting for mall parking spaces. Parking places often play a vital role in shoppers' convenience and stress levels.

With that in mind, CarInsurance.com asked 500 drivers about parking, including their prime spots, how they find them and how important parking is to shopping decisions.

Parking and shopping

We found that the type of parking is important to many shoppers. One-quarter of respondents said they'd shop at a store with higher prices if they had more parking. That includes nearly one-third of men. Women are less apt to give up deals for parking.

People especially dislike metered parking. We found that 53% said they would avoid a store that had nearby metered parking.

One-quarter said they'd skip a business with parallel parking. Another 12% said they'd avoid a parking garage.

While most respondents said a store's parking situation influences their shopping decisions, 34% reported that a store's parking doesn't affect their chooses.

What's the best parking spot?

There are few better things in life than getting the right parking spot when you're Christmas shopping. The last thing you want is to circle parking lots and fight with other drivers.

What's the best parking spot? We found disagreement.

Zen Master: You take whatever is available that suits you at that moment.	32%
Laser Location: You take whatever is available that's closest to the store.	28%
Solo artist: You park farthest from the store in order to be away from other cars and traffic.	19%
The O.K. Corral: You park near a cart corral, so you don't have to walk far to return your cart.	11%
The New Car Protector: Your car is new, so you park away from other cars for now, and until the new car smell is gone.	7%
DIY: You park in a space close to the store that's not a parking spot.	4%

Finding a parking spot

Most of us have our ideal parking spot. But how do people find that desirable spot? We found nearly half circle the lot, while more than one-quarter follow behind other shoppers.

The vulture: You circle the lot at least twice before deciding where to park.	48%
The stalker: You follow people with bags or shopping carts and wait for them to load and leave.	27%
The quitter: You leave if the parking lot is crowded and has few open spaces.	15%
The Sherpa: You'll straddle your car on top of snow banks to fit in spaces others won't dare to use.	8%
The thief: You'll cut someone off to steal their spot.	2%

We found that women are more likely to be a “vulture” than men, while men are slightly more likely to leave a parking lot if there aren't enough spaces.

Finding a great spot goes beyond the location. It often matters what's parked next to you. So, if you find a huge truck hugging the line, do you keep driving or squeeze in and hope for the best?

We found that huge trucks are the type of vehicle that drivers try to avoid when parking.

Huge trucks	46%
Cars with body damage	27%
SUVs	19%
Old cars	16%
Cars with lots of toys and child safety seats	14%
New cars	10%
Customized cars	7%
Two-door cars	6%

Thirty-four percent of respondents said no neighboring vehicle type will stop them from taking a parking spot.

So, you've found your spot. You're comfortable with the cars on either side of you.

How do you park? Are you a perfectionist? Do you not care if you're on a line? Do you even take up two spots?

We found most merely try to get in between the lines.

Average Joe: You just try to get in the middle of the lines.	61%
The planner: Parks only in spaces where your car can face out because it's much easier to pull out than back out.	22%
The perfectionist: No less than five moves to get into the space – it takes a long time to get it just right.	7%
The optimist: Even though there is not enough room to open your car door, you squeeze in there anyway.	7%
The homecoming queen/king: You park at an angle over two spaces.	3%

Women are more likely to just want to get between the lines, while men are more likely to get a spot that allows them to point their car out. Men are also more likely to take up two spaces.

So, you found your spot, you entered the mall and crossed off a chunk of your list. You head to your car and there's someone following behind for your space. How do you handle it? Do you pick up the pace? Do you go slower and let the other driver stew?

We found nearly half (49%) go about their business as usual. Thirty-five percent hurry up, while 16% take their time. Forty-two percent of women said they hurry up

when someone is waiting. That's compared to only 28% of men. Men are more apt to take their time than women (20% of men compared to 12% of women).

Dealing with other parkers

Our survey asked about respondents' parking, but we also wanted to know what they thought about other drivers.

Fifty percent of drivers surveyed said that as many as half of motorists are lousy parkers. Another quarter said as much as 75% of drivers stink at parking.

Most respondents criticize bad parkers, but they often don't leave notes on cars relaying their displeasure. Only 15% said they've left a note on a car, though 40% said they wish they had the nerve to leave a note.

Men were more likely to leave a note. Twenty percent of men said they left a note compared to 10% of women.

Leaving a note is a passive-aggressive way to confront another driver. We found that many drivers have used other methods -- including a middle finger -- to voice their displeasure.

Used a hand gesture while driving away.	25%
Said something in person to the other party.	19%
Called security or the police.	6%
Physically touched the other person's car.	4%
Physically touched the other person.	3%
Keyed the other person's car.	3%
Deflated the other person's car's tire.	2%

Parking lots and car accidents

A parking lot is often a spot for accidents, especially during the hectic holiday shopping.

We found that one-quarter of respondents said they were involved in a parking lot

car crash. Sixty percent of the accidents involved another driver hitting a car, while 41% said they've hit another car. Fourteen percent acknowledged hitting a pole, 3% struck a cart and building and 2% hit a pedestrian.

We also found much confusion about the different types of car insurance and what they cover. For instance, if you hit another person's vehicle, which type of car insurance pays for the other car's damage? Is it collision or comprehensive coverage? We found much confusion about those questions.

- 42% of respondents answered correctly that **liability** covers damage to another vehicle.
- 36% were right that **collision** coverage handles vehicle damage if you strike a pole.
- 31% knew that homeowners or renters insurance protects you if presents are stolen from your vehicle.

Penny Gusner, CarInsurance.com senior consumer analyst, offers this advice on the role insurance plays if you have to file a claim for a parking lot incident.

How to file a claim if:

- **You hit a pole** -- This is considered a collision claim since you collided with an object, and you will be found at fault by your insurer. Collision coverage pays regardless of fault but comes with a deductible so I'd recommend that you find out the cost of repair before placing a claim. If the repair cost is lower than your deductible (or even a tad above it), pay out of your own pocket without making a claim since your collision coverage only kicks in once you've met the deductible amount.
- **You hit a cart or cart hits you** -- If a cart hits your car, don't expect the store to pony up any money; you park at your own risk. Since the cart collided with your vehicle, it's a collision claim. Your deductible will be due, so if it's a minor scrap, take care of it without getting your car insurance company involved.
- **You hit a pedestrian or are hit by a car** -- A pedestrian can make a claim against your bodily injury liability coverage if injured by your vehicle and you're found legally liable for the incident. If the pedestrian is seriously injured, you may have to pay out-of-pocket for expenses that exceed your bodily injury limit. If you are hit as a pedestrian in the parking lot, you can place a claim with the car owner's bodily injury liability coverage or, if you have personal injury protection (PIP) or Medical Payments coverage you can make a claim under your own auto insurance.
- **You hit another car** -- Your car's damage would be taken care of by collision coverage. The other car that you hit can make a claim under your property damage liability coverage. If you hit an unattended vehicle and are unable to find the owner, make sure to leave a note. A note is required by law, and if you fail to leave one, the accident can be deemed a hit-and-run, which is considered a serious offense by the state and your auto insurer.

- **Another car hits your car** -- If the other party is found at fault, you could use your collision coverage or put your claim through the at-fault party's liability coverage. The latter is typically wiser since the claim will go on the other party's insurance record instead of the collision one going on yours.

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