

# PA ENTERPRISE

DeskDemon's Magazine for Executive PAs, Office Managers and Secretaries

July 2023

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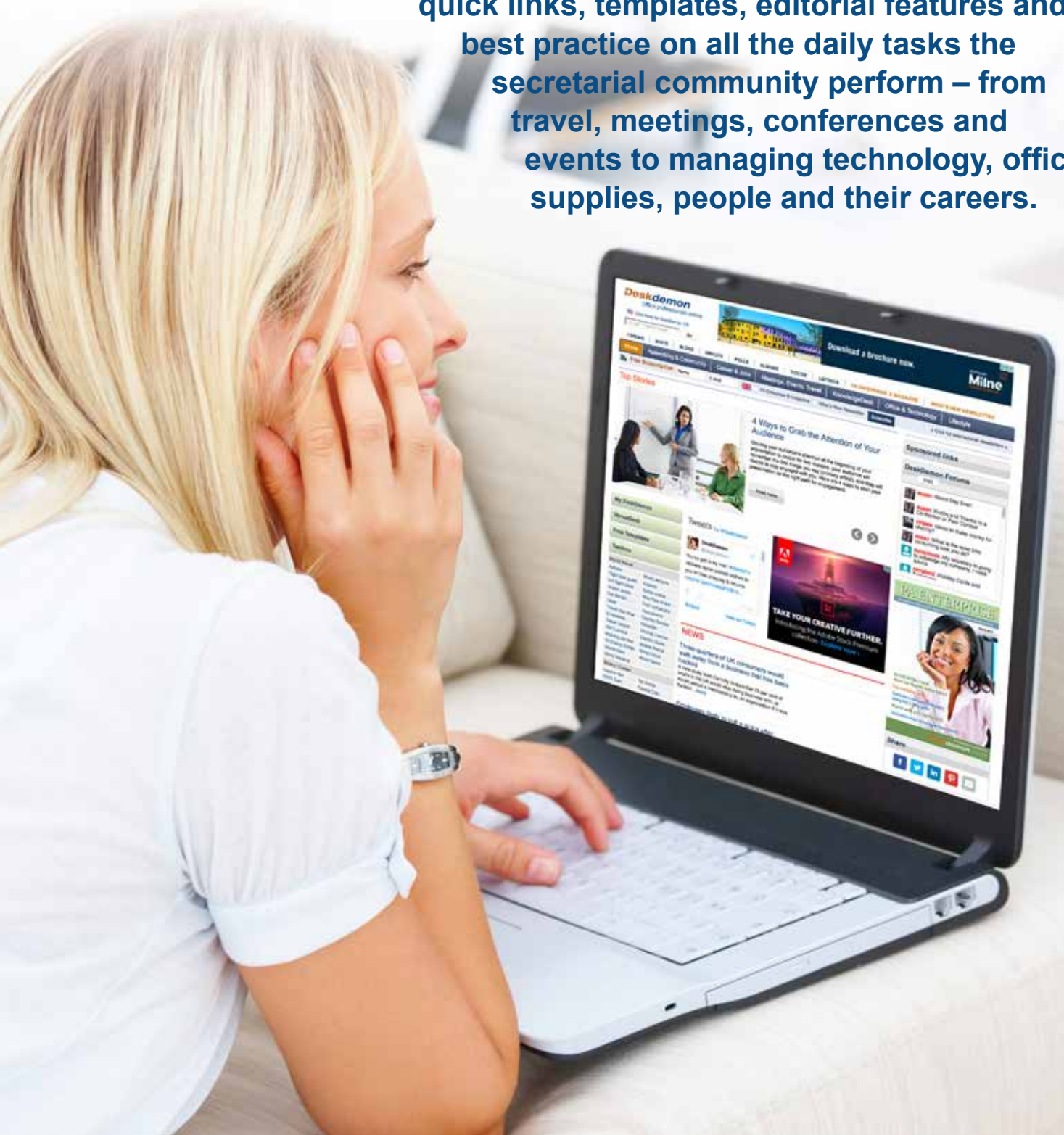
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The 5 most common motoring offences

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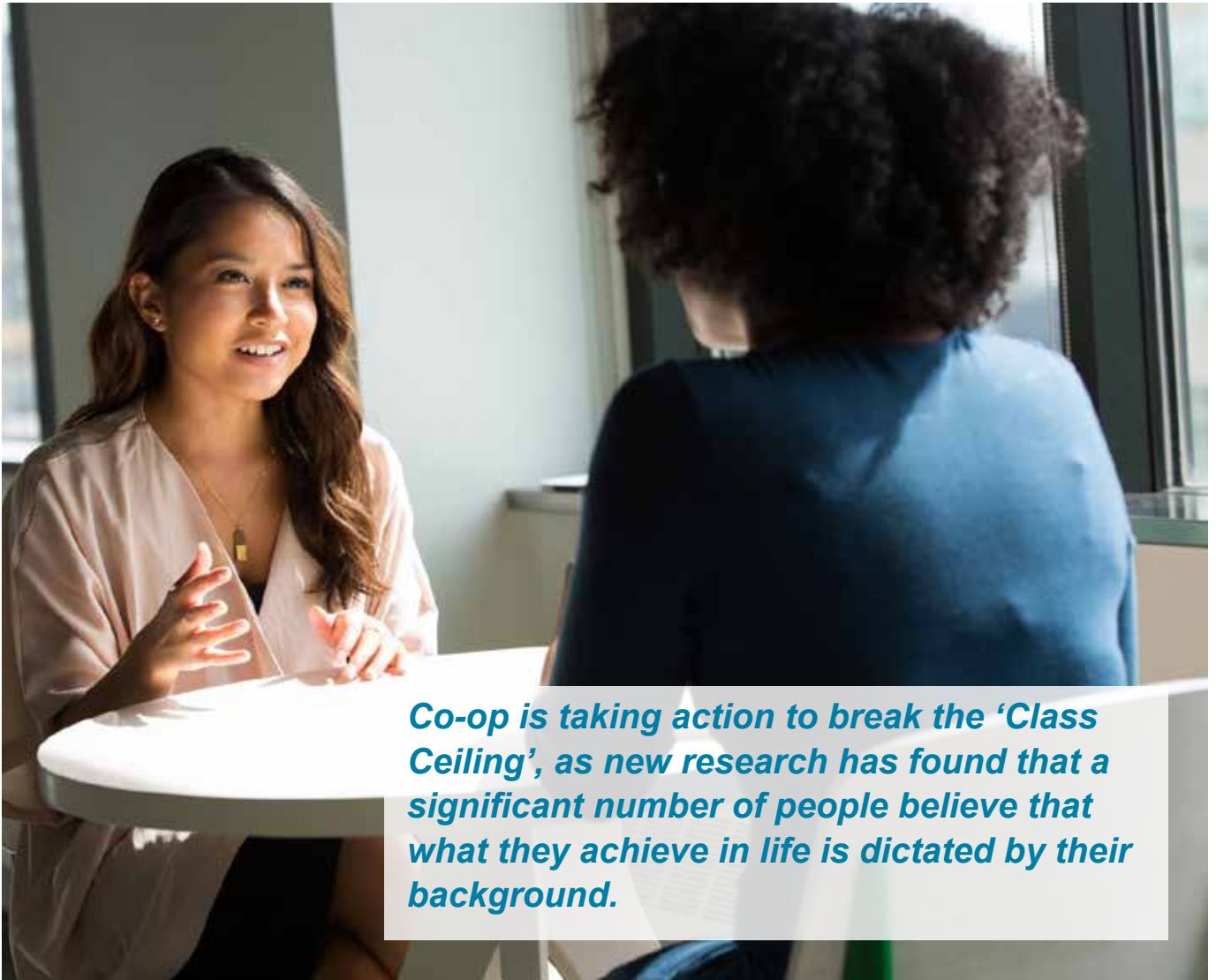
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# Co-op campaigns to break the ‘class ceiling’



*Co-op is taking action to break the ‘Class Ceiling’, as new research has found that a significant number of people believe that what they achieve in life is dictated by their background.*

Nearly a fifth of UK adults believe they have missed out on a job due to their background, accent or social status, with a tenth of people revealing that they have been teased for their accent. As a result, a quarter have changed the way they look for a job interview and a tenth have changed the way

they speak at work.

The research by ICM with over 8,500 people conducted on behalf of Co-op, looks at the experiences, life chances and impact of social mobility on young people and adults across the UK. Over two-fifths of young people

believe what they achieve in life is determined by their socio-economic background. Over a third feel it is determined by where they come from, and a quarter (25%) see it being determined by their race or ethnicity.

Many believe the opportunities available to them are fewer and the outlook tougher, because of their background. Over a third of young people agree that lots of careers aren't open to people like them and that their accent and the way they talk reduces the opportunities available to them.

Where young people turn to for advice, are often their immediate circle therefore are more likely to be from their own socio-economic background or class, creating an echo chamber. When looking for advice, nearly three-quarters will look to their parents, nearly a half to their friends/peers.

Those who are the first of their immediate family to go or consider going to university are significantly more pessimistic about their future prospects than those who have relatives who are university educated. A third of first-generation university students believe they won't achieve their career or life goals. This was the case for just a fifth of students who have immediate family members who are university educated.

In a UK private business first, Co-op has undertaken research with Making The Leap, a grassroots social mobility charity, to capture the diversity of views and experiences of Lower Socio-economic Background (LSEB) individuals across work levels, business areas, and a range of personal characteristics within the Co-op.

In moves to break the 'class ceiling', Co-op has set out plans to ask Government to make

socio-economic background a protected characteristic, and will look to publish a socio-economic class pay gap report in 2024. Through this work Co-op intends to elevate socio-economic background as a characteristic that should be considered alongside – and seen to be as important as – gender, ethnicity and disability.

The campaign by Co-op comes as almost three quarters would support a change in the law to make it illegal to discriminate against someone because of their socio-economic background, rising to over four fifths of 16-25 year olds.

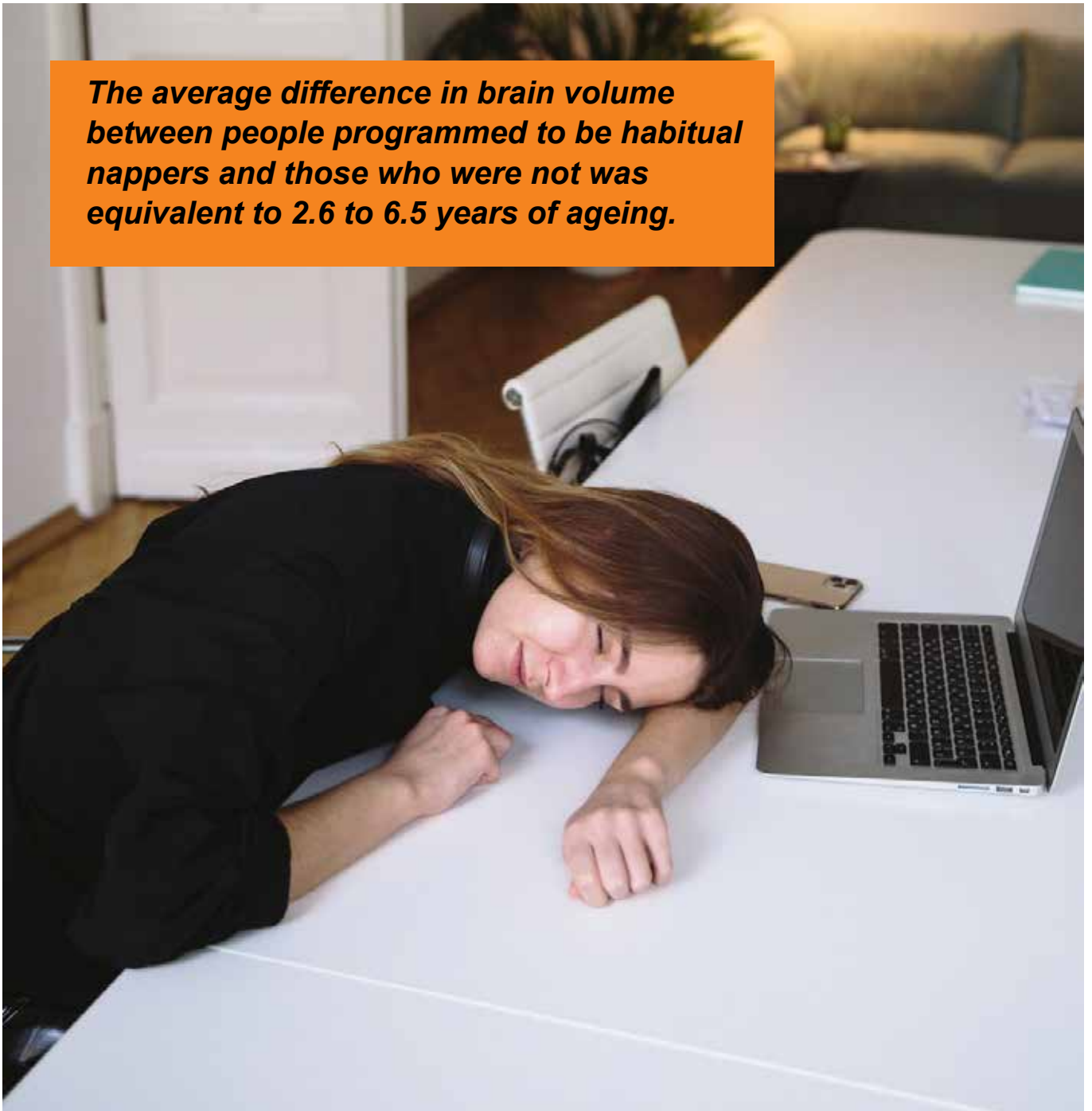
Shirine Khoury-Haq, CEO of Co-op Group says: "Too often our life chances are defined by things outside of our control – be that gender, ethnicity, disability or socio-economic background. It cannot be right that those from less advantaged backgrounds are almost twice as likely to end up in working class jobs than others from more privileged backgrounds. It's a question of fairness.

"Our evidence shows socio-economic background can act as a brake on progression and performance - this has to change. We want to lead by example, taking action to identify where unfairness is holding our people back. That's why we've announced a range of measures today to break through these barriers.

"And that's why we are also calling on the Government and other parties to make it a priority in their manifesto - for socio-economic background to be made the tenth protected characteristic under the Equalities Act 2010 and it becoming illegal to discriminate against an individual because of their background."

# Power naps linked to greater brain capacity

*The average difference in brain volume between people programmed to be habitual nappers and those who were not was equivalent to 2.6 to 6.5 years of ageing.*



**D**aytime napping may help to preserve the mind by slowing the rate at which our brains shrink as we age, research suggests.

Previous research has shown that napping has cognitive benefits, with people who have had a short nap performing better in cognitive tests in the hours afterwards than those who did not nap.

The new study, led by researchers at UCL and the University of the Republic in Uruguay, aimed to establish if there was a causal relationship between daytime napping and brain health.

The scientists looked at 97 snippets of DNA thought to determine people's likelihood of habitual napping. They compared measures of brain health and cognition of people who are more genetically "programmed" to nap with counterparts who did not have these genetic variants, using data from nearly 380,000 people aged 40 to 69 from the UK Biobank study. The team found that, overall, people predetermined to nap had a larger total brain volume.

The researchers estimated that the average difference in brain volume between people programmed to be habitual nappers and those who were not was equivalent to 2.6 to 6.5 years of ageing. But they did not find a difference in how well those programmed to be habitual nappers performed on three other measures of brain health and cognitive function – hippocampal volume, reaction time and visual processing.

The study, published in the journal *Sleep Health*, found a causal link between habitual napping and larger total brain volume – a marker of good brain health linked to a lower risk of dementia and other diseases.

Senior author Dr Victoria Garfield, from UCL, said: "Our findings suggest that, for some people, short daytime naps may be a part of the puzzle that could help preserve the health of the brain as we get older... I hope studies such as this one showing the health benefits of short naps can help to reduce any stigma that still exists around daytime napping."

The genetic variants influencing our likelihood to nap were identified in an earlier study looking at data from over 450,000 UK Biobank participants. In the new study, researchers analysed health and cognition outcomes for people with these genetic variants as well as several different subsets of these variants, adjusted to avoid potential bias, for instance avoiding variants linked to excessive daytime sleepiness.

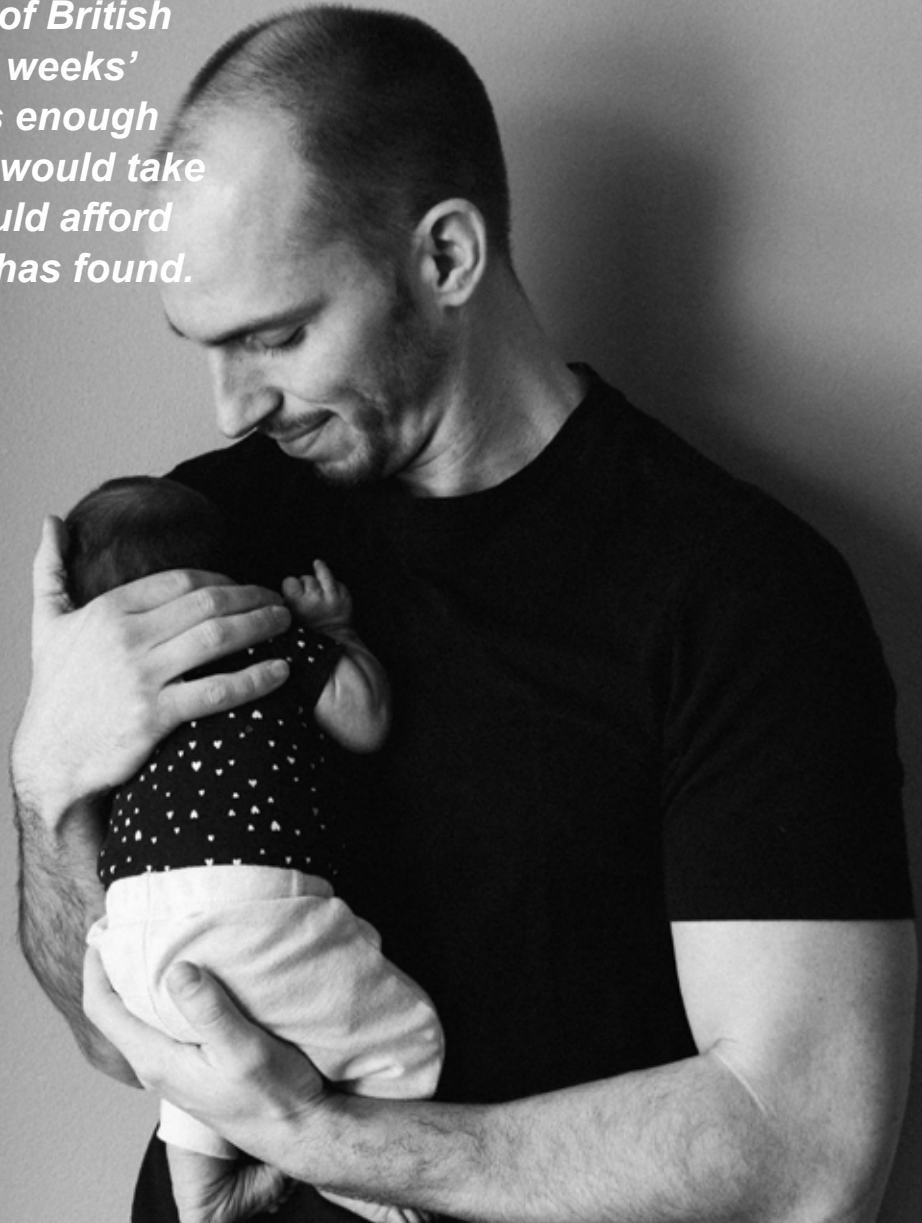
Genetic data and magnetic resonance imaging (MRI) scans of the brain were available for 35,080 people drawn from the larger UK Biobank sample. In terms of study limitations, the authors noted that all of the participants were of white European ancestry, so the findings might not play out in other ethnicities.

While the researchers did not have information on nap duration, earlier studies suggest that naps of 30 minutes or less provide the best short-term cognitive benefits, and napping earlier in the day is less likely to disrupt night-time sleep. Previous research looking at the UK and the Netherlands found that nearly a third of adults aged 65 or over had a regular nap.

Lead author Valentina Paz said: "This is the first study to attempt to untangle the causal relationship between habitual daytime napping and cognitive and structural brain outcomes."

# Increasing paternity leave would shrink gender pay gap

*Less than a fifth of British people think two weeks' paternity leave is enough and the majority would take longer if they could afford it, new research has found.*





A study by the Centre for Progressive Policy, campaign group Pregnant Then Screwed and Women in Data found that increasing the statutory entitlement to paternity leave and pay could help increase UK economic output by £23 billion, and help to close the gender pay gap.

Fathers in the UK are currently entitled to two weeks' statutory paternity leave, for which they receive £172 per week – equivalent to 44% of the national living wage. According to a survey conducted by YouGov for the report, one in five fathers had no parental leave options available to them following the birth or adoption of their child.

Fifty-seven percent of respondents said that if paternity leave was increased to 90% of income, in line with current statutory maternity pay, they would be able to afford for the father to take six weeks of leave.

According to CPP's analysis of leave entitlements, OECD countries that offer more than six weeks' paid paternity leave have a 4 percentage-point smaller gender wage gap and a 3.7 percentage-point smaller labour force participation gap. It is closing the gender participation gap that would increase economic output, the researchers argue.

Joeli Brearley, CEO and founder of Pregnant Then Screwed, said the evidence showed that "paternity leave is not a luxury but a necessity".

"When fathers and partners take paternity leave, it supports the mother's return to the labour market," she said.

Backing this up, the survey showed that 65% of mothers with children younger than 12

thought that increasing paid paternity leave would increase their readiness to return to work. More than six in 10 dads said they would take more paternity leave if the statutory rate increased.

Increased access to and pay for paternity leave has a positive impact on the mental health of both parents, the survey revealed.

Almost 29% of parents said they or their partner had experienced a new mental health issue in the two years following the birth of their most recent child, and 83% of mothers thought that increasing paternity leave would support maternal mental health.

Rosie Fogden, head of research and analysis at CPP, added: "While long-held societal norms about gendered parenting roles are shifting, the UK's parental leave system has not kept pace.

"As our findings show, it is still very difficult for many fathers and second parents to be able to afford to take leave when their children are born, and this has serious consequences for both parents' mental health. If the UK wants to reduce the gender pay gap and stem the growing demand for mental health services, government policy must send a strong signal about the importance of both parents' role in providing childcare from the very beginning of a child's life.

"Extending paid paternity leave could also help us to close the gender pay gap, which in turn could boost the economy."

A number of employers have equalised their maternity and paternity leave entitlements, such as John Lewis Partnership and Aviva.

# Workplace challenges and how to overcome them



***You can finish all of your tasks on time, get along great with your colleagues, and impress your managers, but unanticipated challenges can still arise in your professional life. They may be minor issues that you can handle quickly, or they may be more significant and require an extensive resolution plan. Understanding the various challenges at work and how to manage them can help you resolve these problems during your career.***



### **What are some common workplace challenges?**

The following are some common workplace challenges you may face and how you can deal with them:

#### **1. Lack of communication**

Healthy communication is essential at all levels and aspects of the workplace, and a lack of communication is a common workplace problem. It can also make fixing other challenges more difficult. If you witness communication issues in your workplace, it's vital to create a safe space for honest discussion, feedback, and an exchange of opinions. Encouraging regular meetings, allowing colleagues to be honest, and providing a time and place to express concerns, thoughts, and ideas positively are crucial to correcting a lack of communication.

#### **2. Performance issues**

A decrease in performance is an issue that managers often see in their teams. If your team members don't perform well, it can impact your performance and targets as well. Performance issues in your team may also influence the company's financials and

bottom line. It's important to quickly determine the reason for any performance issues while not damaging any relationships with team members.

Many times, performance issues may result from improper communication and expectation-setting. You can take the time to communicate the company's targets and clearly outline the results you're expecting from each of your team members. If you still notice that performance isn't improving, you can handle the issue by providing regular feedback and support. It's crucial to help colleagues and team members identify problems early on to prevent them from becoming more significant challenges in the future.

### 3. Lack of employee recognition

It can be uplifting and motivating for employees when their manager appreciates their hard work. One challenge a workplace can have is a lack of recognition for an employee's excellent work. The leadership team can attempt to recognize their team members and praise them for their excellent work. There are many positive forms of recognition a manager can say to an employee. Public appreciation and acknowledgment or performance-based incentives can help motivate the entire team and ensure employees work efficiently.

### 4. Lack of transparency in leadership

Transparency is essential to the success of any business. Leaders who aren't transparent with their employees about changes or problems in the company can create a sense of uncertainty and negatively impact the workplace culture. Transparency

requires honesty, openness, and leaders to be forthcoming about their decisions and challenges. Transparent leaders can make you more trustworthy and approachable, which can also improve the team's performance. It can also help you increase accountability for your actions and decisions towards your team.

To create a work environment with greater transparency, you can start with regular discussions during your meetings to address any significant changes or challenges in the workplace. Similarly, you can involve relevant stakeholders and team members in the decision-making process. Being transparent also includes being fair and objective in supporting all team members and applying company policies uniformly.

### 5. Motivation and engagement levels

When working as a leader, you might have difficulty keeping team members motivated and engaged in their tasks. Team members can have bad days, resulting in lower productivity or poor performance. They may also experience burnout or exhaustion after working on a high-pressure project or task.

Helping your team re-engage with their work may require making changes in the workplace policies, culture, and processes. Providing employee incentives can help improve motivation and innovation. You can also redesign your leave policy to accommodate sabbaticals or short breaks. Simply listening to team members, understanding their grievances, and working with them to find solutions can help boost the team's motivation and engagement.



## 6. Conflict management

Conflicts and disputes may arise between team members with divergent perspectives and viewpoints. Some degree of disagreement and difference of opinion can help improve innovation and include diverse views in decision-making. But, when left unchecked, conflict can also negatively impact morale and productivity. In extreme cases, team members might also leave the company due to issues with their colleagues or immediate supervisors. Managers usually ensure that all conflicts between employees reach a resolution and team members don't work against each other.

If a conflict occurs between your team members, it's essential to understand the entire context before taking action. This helps ensure a fair resolution and that you do not come across as biased. It's also essential to identify these conflicts before they start affecting the professional relationship between

team members. One method to navigate this conflict is to conduct regular meetings and discussions to exchange feedback and provide each other with constructive suggestions for improvement.

### Overcoming challenges in the workplace

Here are some more tips you can use while resolving workplace challenges:

#### Stay calm

It's important to remain calm during a conflict, especially if you feel strongly about certain issues or topics. Keeping your emotions clear and staying professional to avoid adverse reactions when making a decision can be essential. You can start by considering the available information and give yourself time to calm down before reaching a conclusion or taking any decision. Gather more information, get context, and try to understand the reason



behind changes or decisions before reacting.

This is particularly important when you're receiving unpleasant news, like a poor performance review or demotion. If you disagree with the news, be respectful while expressing your dissent. Talk politely without raising your voice, which can negatively impact your professional relationships.

### Introspect and analyse

Once the moment of conflict or challenge is over, take some time to understand what went wrong and assess your role in the process. You might have unrealistic expectations from your team members, or maybe your leadership style and methods require more clarity and transparency. If so, now it's time to assess the situation and make any notes on where you might've gone wrong. You can use these mistakes as an opportunity to change your perspective and focus on the future.

Once you identify the core reason for a problem, start thinking about possible solutions and how you can implement them. For instance, if how you communicate with the team requires improvement, think about new ways, methods, and platforms that can help you interact and collaborate. During this process, collect feedback and suggestions from different team members to understand new perspectives.

### Overlook the transgression

It's easy to lose perspective and focus exclusively on the problem instead of the solution. So, be mindful of planning, overlooking the issue, and moving toward a peaceful solution. It's important to know when you need help regarding skills training

or support in other forms of resources.

Similarly, admitting your mistakes, accepting critical feedback, asking for support and assistance, and analyzing a problem from different perspectives are all vital. If you're in a leadership or management role, delegate tasks to your team members and ensure that you address any challenges timely and effectively.

### Break the challenge down into smaller pieces

When you encounter a significant challenge in the workplace that requires a complete overhaul or redesign of existing processes, it might be best to approach it step-by-step. You can first break down the problem into smaller and more manageable pieces to find the best solution for them. Implementing a solution for each of the smaller problems can put you in a better position than handling the situation all at once. Doing this can also help you focus on the solutions when you find them.

### Stay positive

A positive mindset can easily help you deal with rejection, criticism, and conflict. It's essential for you to have clear expectations and goals, be honest with yourself, and invest in your improvement and growth. Set achievable and realistic targets for yourself, don't expect to achieve in the first attempt, and always be willing to admit your mistakes. Practise mindfulness and meditative techniques to improve your ability to focus and have better clarity of thought. Also, set a healthy work routine that allows you to focus on your health and personal life.

# Men are more likely to hide knowledge at work

*Men hide knowledge from colleagues more frequently than women, but women are more likely to do so through providing incomplete information or playing dumb, finds new research from UCL Global Business School for Health.*

The participants – UK based workers employed in a variety of industries – answered questions about their demographics, work attitudes, and knowledge hiding behaviours, focusing on three types: evasive hiding (providing incorrect or incomplete information), playing dumb (pretending not to know the answer), and rationalised hiding (admitting to concealing knowledge but sometimes with a genuine reason, e.g., privacy or confidentiality reasons).

The findings suggest men feel more entitled than women to conceal their knowledge: they hide it more often than women, specifically through rationalised hiding, while women use evasive hiding and playing dumb. Men also conceal knowledge more frequently in a female-dominated environment and are more likely to use the same methods as women, since they believe that women will sanction them less than men for this behaviour.

Although intentionally withholding knowledge from colleagues can be damaging for individuals and organisations, this behaviour may be an attempt to cope with work conflict,

psychological stress, or to gain a competitive advantage over colleagues.

“Rationalised hiding does not necessarily involve deception, and leads to lower turnover intentions and higher job satisfaction. Therefore, men are likely to benefit more, as they protect their knowledge by selecting the most inconsequential or safest way to do so,” explains Dr Zappa.

For women, openly admitting to not sharing knowledge may be perceived as going against the social expectation of being caring and helpful and may lead to negative responses from colleagues. Dr Zappa continues, “By pretending not to know the answer to a colleague’s request, women might reinforce the gender stereotype of not being competent, harming their reputation within the company”.

Managers should counteract gendered stereotypes around competence and decrease social pressure on female employees to avoid rationalised hiding. This can be done by acknowledging the expertise of female employees and the value of their knowledge.

# Rust out: why boredom at work can be harmful and what employers can do about it

*We all know that high levels of stress in the workplace can lead to burnout. But less attention is given to long periods of intense boredom, sometimes referred to as “rust out” or “bore out”.*

This typically comes with feelings of weariness, distraction and a lack of motivation, alongside the perception of time slowing down. Despite this, it’s a problem that many managers and organisations ignore.

If burnout is the result of overly high levels of demand at work, then rust out is caused by overly low levels of demand or stimulation. When employees are bored and disengaged at work for extended periods of time, they might experience frustration and lethargy, lower psychological wellbeing and reduced job satisfaction.

They may also feel unfocused, like they don’t have a set goal or task. This state is in direct opposition to “flow” – a sort of hyperfocus which occurs when one’s skills are perfectly challenged (so a task isn’t too easy or

too hard). This is when it feels fulfilling to complete a task.

Boredom is associated with reduced productivity and creativity, and increased counterproductive work practices – including distraction, substance use and absenteeism – just like burnout. Clearly, this is bad for the individual and workplace alike.

Employees tend to become bored when their work is uninspiring and does not stretch their skills or abilities. Increasing levels of education means that the skills of employees now often exceed the requirements of their jobs. And in precarious times, such as the current cost of living crisis, people are more likely to accept jobs they are overqualified for, further exacerbating the possibility for







workplace boredom.

The increasing use of technology may have also induced a reduced sense of purpose or fulfilment. Industrialisation and the introduction of the computer has clearly had a legion of advantages. But on the flip side, we are now further removed from the physical creation of products, leading to feelings of alienation.

The COVID-19 pandemic has not helped either. During the lockdowns, and in the face of increased awareness of mortality, people used their time to examine what they really value in life. This in turn has led to a wave of quiet quitting, in which employees only do the bare minimum of what's required at work.

But quiet quitting can be counterproductive because it often boosts boredom and leaves people without a sense of purpose or motivation.

### Three pillars of workplace wellbeing

In opposition to being bored, the state of flow fulfils three factors that some researchers suggest are the most important to workplace wellbeing: autonomy, mastery and purpose.

Autonomy is the sense of control and freedom that employees feel when they have the power to make decisions about how they work and what they work on. Mastery is the sense of progress and growth that employees experience when they feel they are improving, developing new skills and conquering new challenges.

And purpose is the sense of meaning and impact that employees experience when they feel that their work is contributing to something larger than themselves and has a positive impact on the world.

What is common across these three factors is that they contribute to work feeling “right” – that is, providing sense of satisfaction, fulfilment or purpose. When these three pillars are not met, this leads to a strong reduction in motivation, and ultimately disengagement from work.

Another factor is motivation, which can typically be divided into two types. Extrinsic motivation encourages you to do something because there is an external reward, whether monetary or even just praise. Intrinsic motivation helps you stay motivated to keep doing something simply because you want to – it brings you joy.

The absence of intrinsic motivation is what leads to boredom in particular. It is a state where even extrinsic reward generally cannot bring back focus and engagement.

### Contemporary solutions

How might we fight workplace boredom? While there are some considerations that have to be addressed, a four day work week and general flexible working tick many of the boxes.

These give employees autonomy, provides them with time to devote to mastering new skills and seek out creative endeavours that give a sense of purpose. Together, this is a solid basis to support intrinsic motivation.

Happy workers are not just productive workers, however, they are also more creative. If a company suffers from large groups of bored employees, as some reports have suggested, then it misses out on important innovations and consequent growth.

Organisations that prioritise circumstances



that encourage creativity – through a positive work environment and good manager-employee relationships, for example – have higher levels of productivity, competitiveness and overall performance through fostered innovation, problem-solving and adaptability.

In order for employees to be creative and innovative, they need to be able to have time to engage in different tasks. Through their so-called Fedex days, Atlassian, an Australian software company, did just that: employees were able to do whatever they wanted for a day.

Google and other companies implemented a similar strategy called the 20% rule, where employees are encouraged to spend up to 20% of their paid work time pursuing personal projects.

Employees also need to feel positive and supported. A lack of energy or performance anxiety can get in the way of this.

Boredom means that the current work situation does not present a challenge suitable for employees' skills, meaning that they will not experience a flow state, or satisfaction or fulfilment. Flow states can be very important for inducing creativity.

Most people will experience boredom once in a while at work. But as long as it doesn't become all-consuming, it can even be rewarding. That's because occasional boredom can divert our attention in directions it might not normally go, or let our brain wander. This may ultimately lead to creative ideas and solutions.

# The 5 most common motoring offences



*Data compiled by Confused.com reveals that speed limit offences are at the top of our list for driving convictions, followed by mobile phone use while driving and traffic signal offences. But 70% of UK drivers admit to escaping punishment for motoring offences they've committed. In total, local councils have missed around 29.1 million motorists who've committed motoring offences.*

### What is a motoring conviction?

A motoring conviction is where you get a fine and/or points on your licence for committing a motoring offence. For example, drink driving or speeding. The points could stay on your licence for 4 years or more depending on the motoring conviction.

If you're buying car insurance, they might ask you about any motoring convictions in the last 4-5 years. If you compare insurance policies with us, we'll ask you about any motoring convictions in the last 5 years.

### What are the top motoring offences?

According to our data, the top 5 motoring offences for drivers who've been convicted were:

Motoring offence	Percentage of drivers (%)
Speed limit offence	72
Using a mobile phone/other interactive device	15
Traffic signal offence	15
Illegal/unauthorised parking	11
Moving traffic offence	11

For those who were caught breaking the law, over a third had points on their licence or had to attend a speed awareness course. Around 1 in 10 drivers were banned from driving as a result of their offence.

The price to pay for vehicle offences is high too. More than half were fined. Nearly 1 in 4 had a fixed penalty notice. And just over half have been charged for breaking the law in the past. Motoring offenders have paid around £191 in fines, on average, as a result.

All this means that the government could be cashing in more than £5.5 billion<sup>2</sup> for drivers' mistakes.

### Top offences without prosecution

We asked drivers if they'd committed a motoring offence and hadn't been caught. Around 7 in 10 admitted to this.

Here are the most common offences for those drivers who have committed a driving offence, but didn't get a conviction:

Unconvicted driving offence	Percentage of drivers (%)
Speeding	51
Driving through a red light	21
Using a mobile phone/device	19
Parking illegally	18
Driving under the influence of alcohol	12

Speeding seems to be prevalent in the UK. It's the top motoring offence for drivers who've escaped a conviction. It's also the most common offence that drivers are convicted for.

In some areas, speed limits have been introduced to reduce emissions. These areas have further monitoring by speed cameras. And in some parts of the UK there's a 20 mph speed limit in residential areas. These new enforcements could explain why speed limit offences are so high.

### What are the penalties for the top 5 convicted motoring offences?

#### Speed limit offence penalties

If you're caught by a speed camera you're sent a Notice of Intended Prosecution.

Sometimes this'll be accompanied by a section 172 notice.

If you're stopped by the police they might:

- **Give you a verbal warning.**
- **Issue or send you a Fixed Penalty Notice.**
- **Order you to go to court. You should get a letter telling you what you're being prosecuted for.**

### Using a mobile phone penalties

If you're caught using a mobile phone while driving you can get:

- **3-6 penalty points**
- **£200 fine**

You can also be taken to court and get a driving ban and a fine of £1,000 or £2,000 if you're driving a lorry or bus. You can also lose your licence if you've passed your test in the last 2 years.

### Traffic signal offence penalties

If you're caught running a red light you could get a fine of £100 and 3 points on your licence.

### Illegal/unauthorised parking

You usually don't get penalty points for parking on yellow lines or overstaying in a private car park. But if you're parked dangerously you could be charged with 'leaving a vehicle in a dangerous position'. This comes with 3 penalty points for and a fine of up to £1,000.

### Moving traffic offences

Moving traffic offences include:

- **Incorrectly driving into a bus lane**
- **Going the wrong way down a one way street**
- **Illegal U-turns**
- **Stopping in a yellow box junction**

You could get up to 3 penalty points for a moving traffic offence and fines vary. These usually stay on your licence for up to 4 years.

### Are fines an effective deterrent for breaking the law on the road?

It seems fines aren't an effective deterrent for committing a motoring offence. Over 1 in 3 convicted drivers admit to reoffending. And more than 3 in 5 offenders said they weren't put off committing offences again after being convicted.

A fifth of drivers say that the punishments for motoring offences should be more severe. So, police forces and the government could consider harsher punishments for motorists in future.

Louise Thomas, motor insurance expert says:

***"Ignoring driving laws can have serious consequences and put other road users at risk. Our data shows that there's some debate whether the current punishments should be harsher to deter drivers from offending."***

***"If you're unsure on signage or the current driving laws, the Highway Code is always up to date and can give drivers a clear indication of what they should and shouldn't do when behind the wheel."***



### How much are fines costing motorists?

The average cost of a fine for a speeding conviction reaches almost £200 per conviction. This costs motorists dearly, especially if drivers are willing to risk and reoffend.

And not every fine costs the same. The fines for offences like speeding or careless driving could cost drivers thousands of pounds.

Car insurance costs could also increase by £78, on average, following a motoring conviction.

Younger drivers' (aged 18-24) insurance costs grew by £117 at renewal if they'd had a motoring conviction. As a result, more than half of young drivers said they were put off committing a motoring offence in future.

Louise continues:

***“Our latest research shows how many drivers are taking risks when behind the wheel. If caught, drivers could face penalties such as a fine or in serious cases, imprisonment.”***

***“The financial implications can also be huge. The average cost of a fine being around £191, although this could be higher, depending on the offence. The cost of car insurance can also increase, with some drivers reporting rises of almost £100, on average. So the true ‘cost’ of a motoring offence should really be considered when everything is put into perspective.”***