

Your Driving Costs

Please note the figures in each vehicle category are the average costs for five top-selling 2025 models selected by AAA for this year's **Your Driving Costs** study.

	Small Sedan	Medium Sedan	Subcompact SUV	Compact SUV (FWD)	Medium SUV (4WD)
Operating Costs					
fuel	9.90¢	11.13¢	12.12¢	11.43¢	14.65¢
maintenance	10.23¢	11.91¢	10.79¢	11.64¢	11.79¢
cost per mile	20.13¢	23.03¢	22.91¢	23.07¢	26.44¢
Ownership Costs					
full-coverage insurance	\$1,511	\$1,572	\$1,695	\$1,726	\$1,833
license, registration, taxes	\$519	\$613	\$625	\$641	\$835
depreciation (15k mi/yr)	\$2,629	\$3,462	\$3,293	\$3,554	\$4,760
finance charges	\$701	\$854	\$867	\$898	\$1,190
cost per year	\$5,360	\$6,501	\$6,480	\$6,819	\$8,618
cost per day	\$14.69	\$17.81	\$17.75	\$18.68	\$23.61
Total Cost – 10k mi/yr					
operating cost	\$2,013	\$2,303	\$2,291	\$2,307	\$2,644
ownership cost	\$5,360	\$6,501	\$6,480	\$6,819	\$8,618
decreased depreciation¹	-\$349	-\$354	-\$353	-\$366	-\$386
total cost per year	\$7,024	\$8,450	\$8,419	\$8,760	\$10,876
total cost per day	\$19.25	\$23.15	\$23.06	\$24.00	\$29.80
total cost per mile²	\$0.7024	\$0.8450	\$0.8419	\$0.8760	\$1.0876
Total Cost – 15k mi/yr					
operating cost	\$3,020	\$3,455	\$3,437	\$3,460	\$3,966
ownership cost	\$5,360	\$6,501	\$6,480	\$6,819	\$8,618
total cost per year	\$8,380	\$9,956	\$9,917	\$10,279	\$12,584
total cost per day	\$22.96	\$27.28	\$27.17	\$28.16	\$34.48
total cost per mile²	\$0.5587	\$0.6637	\$0.6611	\$0.6853	\$0.8389
Total Cost – 20k mi/yr					
operating cost	\$4,026	\$4,607	\$4,583	\$4,614	\$5,288
ownership cost	\$5,360	\$6,501	\$6,480	\$6,819	\$8,618
increased depreciation¹	\$403	\$411	\$409	\$426	\$449
total cost per year	\$9,790	\$11,519	\$11,472	\$11,859	\$14,355
total cost per day	\$26.82	\$31.56	\$31.43	\$32.49	\$39.33
total cost per mile²	\$0.4895	\$0.5759	\$0.5736	\$0.5929	\$0.7177

¹Depreciation for mileage under or over 15,000 miles annually averaged over 5 years.

²Total cost per year ÷ total miles per year.



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	Midsize Pickup	1/2 Ton/Crew-Cab Pickup	Hybrid Vehicle	Electric Vehicle	2025 Weighted Average
Operating Costs					
fuel	16.79¢	17.84¢	8.55¢	5.07¢	13.00¢
maintenance	11.44¢	11.36¢	9.75¢	10.07¢	11.04¢
cost per mile	28.23¢	29.20¢	18.29¢	15.13¢	24.03¢
Ownership Costs					
full-coverage insurance	\$1,527	\$1,699	\$1,651	\$1,995	\$1,694
license, registration, taxes	\$877	\$1,098	\$725	\$859	\$813
depreciation (15k mi/yr)	\$4,004	\$6,041	\$3,472	\$4,513	\$4,334
finance charges	\$1,223	\$1,565	\$999	\$1,044	\$1,131
cost per year	\$7,632	\$10,402	\$6,847	\$8,412	\$7,973
cost per day	\$20.91	\$28.50	\$18.76	\$23.05	\$21.84
Total Cost - 10k mi/yr					
operating cost	\$2,823	\$2,920	\$1,829	\$1,513	\$2,403
ownership cost	\$7,632	\$10,402	\$6,847	\$8,412	\$7,973
decreased depreciation¹	-\$393	-\$409	-\$372	-\$385	-\$380
total cost per year	\$10,063	\$12,912	\$8,304	\$9,540	\$9,995
total cost per day	\$27.57	\$35.38	\$22.75	\$26.14	\$27.38
total cost per mile²	\$1.0063	\$1.2912	\$0.8304	\$0.9540	\$0.9995
Total Cost - 15k mi/yr					
operating cost	\$4,235	\$4,380	\$2,744	\$2,270	\$3,605
ownership cost	\$7,632	\$10,402	\$6,847	\$8,412	\$7,973
total cost per year	\$11,867	\$14,781	\$9,591	\$10,682	\$11,577
total cost per day	\$32.51	\$40.50	\$26.28	\$29.27	\$31.72
total cost per mile²	\$0.7911	\$0.9854	\$0.6394	\$0.7121	\$0.7718
Total Cost - 20k mi/yr					
operating cost	\$5,647	\$5,840	\$3,659	\$3,026	\$4,806
ownership cost	\$7,632	\$10,402	\$6,847	\$8,412	\$7,973
increased depreciation¹	\$456	\$474	\$432	\$448	\$442
total cost per year	\$13,735	\$16,716	\$10,937	\$11,887	\$13,220
total cost per day	\$37.63	\$45.80	\$29.96	\$32.57	\$36.22
total cost per mile²	\$0.6867	\$0.8358	\$0.5469	\$0.5943	\$0.6610

¹Depreciation for mileage under or over 15,000 miles annually averaged over 5 years.

²Total cost per year ÷ total miles per year.



Let's Dive Deeper!

The rapid growth in popularity of hybrid and electric vehicles (EVs) in recent years has been a significant trend. To keep up with increasing consumer demand, automakers have expanded their lineups to include more appealing hybrid and EV models.

New this year, AAA is adding a new, special section to Your Driving Costs, which compares top-selling electric, hybrid and traditional gas models in four popular vehicle categories. This bonus analysis will give consumers a snapshot of ownership costs for select hybrid and EV models compared to their gas-powered counterparts.

Cost per Year 15k mi/yr	Medium Sedan			Compact SUV		
	Electric	Gas	Hybrid	Electric	Gas	Hybrid
fuel	\$728.75	\$1,669	\$1,100	\$739	\$1,714	\$1,348
maintenance	\$1,358	\$1,786	\$1,551	\$1,449	\$1,746	\$1,491
depreciation	\$7,088	\$3,462	\$3,535	\$4,960	\$3,554	\$3,865
full-coverage insurance	\$2,027	\$1,572	\$1,571	\$2,028	\$1,726	\$1,771
license, registration, taxes	\$1,064	\$613	\$721	\$895	\$641	\$779
finance charges	\$1,427	\$854	\$1,001	\$1,121	\$898	\$1,086
cost per year	\$13,692	\$9,956	\$9,479	\$11,191	\$10,279	\$10,340
cost per day	\$37.51	\$27.28	\$25.97	\$30.66	\$28.16	\$28.33
cost per mile¹	\$0.913	\$0.664	\$0.632	\$0.746	\$0.685	\$0.689
Cost per Year 15k mi/yr	Medium SUV			Pickup Truck		
	Electric	Gas	Hybrid	Electric	Gas	Hybrid
fuel	\$862	\$2,198	\$1,631	\$1,174	\$2,676	\$2,392
maintenance	\$1,632	\$1,769	\$1,679	\$1,685	\$1,703	\$1,545
depreciation	\$5,936	\$4,760	\$5,198	\$8,324	\$6,041	\$6,118
full-coverage insurance	\$1,943	\$1,833	\$1,958	\$2,151	\$1,699	\$1,735
license, registration, taxes	\$1,021	\$835	\$983	\$1,452	\$1,098	\$1,174
finance charges	\$1,316	\$1,190	\$1,407	\$1,972	\$1,565	\$1,672
cost per year	\$12,710	\$12,584	\$12,855	\$16,758	\$14,781	\$14,636
cost per day	\$34.82	\$34.48	\$35.22	\$45.91	\$40.50	\$40.10
cost per mile¹	\$0.847	\$0.839	\$0.857	\$1.117	\$0.985	\$0.976

¹Total cost per year ÷ total miles per year.

*Not all categories and models are available for analysis and cannot be directly compared to the average ownership total.