

# Your Driving Costs

Please note the figures in each vehicle category are the average costs for five top-selling 2026 models selected by AAA for this year's **Your Driving Costs** study.

|                                           | Small Sedan     | Medium Sedan    | Subcompact SUV  | Compact SUV     | Medium SUV      |
|-------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Operating Costs</b>                    |                 |                 |                 |                 |                 |
| <b>fuel</b>                               | 13.19¢          | 11.70¢          | 15.45¢          | 11.76¢          | 20.46¢          |
| <b>maintenance</b>                        | 11.10¢          | 11.42¢          | 11.62¢          | 12.06¢          | 12.16¢          |
| <b>cost per mile</b>                      | <b>24.28¢</b>   | <b>23.12¢</b>   | <b>27.06¢</b>   | <b>23.82¢</b>   | <b>32.63¢</b>   |
| <b>Ownership Costs</b>                    |                 |                 |                 |                 |                 |
| <b>full-coverage insurance</b>            | \$1,623         | \$1,788         | \$2,169         | \$2,294         | \$2,469         |
| <b>license, registration, taxes</b>       | \$512           | \$675           | \$587           | \$741           | \$867           |
| <b>depreciation (15k mi/yr)</b>           | \$2,745         | \$3,664         | \$3,075         | \$3,998         | \$4,913         |
| <b>finance charges</b>                    | \$736           | \$961           | \$861           | \$1,063         | \$1,304         |
| <b>cost per year</b>                      | <b>\$5,616</b>  | <b>\$7,088</b>  | <b>\$6,693</b>  | <b>\$8,096</b>  | <b>\$9,553</b>  |
| <b>cost per day</b>                       | <b>\$15.39</b>  | <b>\$19.42</b>  | <b>\$18.34</b>  | <b>\$22.18</b>  | <b>\$26.17</b>  |
| <b>Total Cost – 10k mi/yr</b>             |                 |                 |                 |                 |                 |
| <b>operating cost</b>                     | \$2,428         | \$2,312         | \$2,706         | \$2,382         | \$3,263         |
| <b>ownership cost</b>                     | \$5,616         | \$7,088         | \$6,693         | \$8,096         | \$9,553         |
| <b>decreased depreciation<sup>1</sup></b> | <b>\$318</b>    | <b>\$394</b>    | <b>\$318</b>    | <b>\$414</b>    | <b>\$419</b>    |
| <b>total cost per year</b>                | <b>\$7,727</b>  | <b>\$9,006</b>  | <b>\$9,081</b>  | <b>\$10,065</b> | <b>\$12,397</b> |
| <b>total cost per day</b>                 | <b>\$21.17</b>  | <b>\$24.67</b>  | <b>\$24.88</b>  | <b>\$27.57</b>  | <b>\$33.96</b>  |
| <b>total cost per mile<sup>2</sup></b>    | <b>\$0.7727</b> | <b>\$0.9006</b> | <b>\$0.9081</b> | <b>\$1.0065</b> | <b>\$1.2397</b> |
| <b>Total Cost – 15k mi/yr</b>             |                 |                 |                 |                 |                 |
| <b>operating cost</b>                     | \$3,643         | \$3,467         | \$4,060         | \$3,574         | \$4,894         |
| <b>ownership cost</b>                     | \$5,616         | \$7,088         | \$6,693         | \$8,096         | \$9,553         |
| <b>total cost per year</b>                | <b>\$9,259</b>  | <b>\$10,555</b> | <b>\$10,752</b> | <b>\$11,670</b> | <b>\$14,447</b> |
| <b>total cost per day</b>                 | <b>\$25.37</b>  | <b>\$28.92</b>  | <b>\$29.46</b>  | <b>\$31.97</b>  | <b>\$39.58</b>  |
| <b>total cost per mile<sup>2</sup></b>    | <b>\$0.6173</b> | <b>\$0.7037</b> | <b>\$0.7168</b> | <b>\$0.7780</b> | <b>\$0.9632</b> |
| <b>Total Cost – 20k mi/yr</b>             |                 |                 |                 |                 |                 |
| <b>operating cost</b>                     | \$4,857         | \$4,623         | \$5,413         | \$4,765         | \$6,526         |
| <b>ownership cost</b>                     | \$5,616         | \$7,088         | \$6,693         | \$8,096         | \$9,553         |
| <b>increased depreciation<sup>1</sup></b> | <b>\$371</b>    | <b>\$456</b>    | <b>\$371</b>    | <b>\$477</b>    | <b>\$484</b>    |
| <b>total cost per year</b>                | <b>\$10,844</b> | <b>\$12,167</b> | <b>\$12,477</b> | <b>\$13,338</b> | <b>\$16,562</b> |
| <b>total cost per day</b>                 | <b>\$29.71</b>  | <b>\$33.34</b>  | <b>\$34.18</b>  | <b>\$36.54</b>  | <b>\$45.38</b>  |
| <b>total cost per mile<sup>2</sup></b>    | <b>\$0.5422</b> | <b>\$0.6084</b> | <b>\$0.6238</b> | <b>\$0.6669</b> | <b>\$0.8281</b> |

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

<sup>2</sup>Total cost per year ÷ total miles per year.



# Your Driving Costs

Please note the figures in each vehicle category are the average costs for five top-selling 2026 models selected by AAA for this year's **Your Driving Costs** study.

|                                           | Midsize Pickup  | 1/2 Ton Pickup  | 2026 Weighted Average |
|-------------------------------------------|-----------------|-----------------|-----------------------|
| <b>Operating Costs</b>                    |                 |                 |                       |
| <b>fuel</b>                               | 22.96¢          | 23.87¢          | 17.32¢                |
| <b>maintenance</b>                        | 11.26¢          | 11.82¢          | 11.73¢                |
| <b>cost per mile</b>                      | <b>34.22¢</b>   | <b>35.69¢</b>   | <b>29.04¢</b>         |
| <b>Ownership Costs</b>                    |                 |                 |                       |
| <b>full-coverage insurance</b>            | \$1,867         | \$2,134         | \$2,098               |
| <b>license, registration, taxes</b>       | \$830           | \$1,078         | \$802                 |
| <b>depreciation (15k mi/yr)</b>           | \$4,040         | \$6,248         | \$4,422               |
| <b>finance charges</b>                    | \$1,220         | \$1,637         | \$1,184               |
| <b>cost per year</b>                      | <b>\$7,956</b>  | <b>\$11,096</b> | <b>\$8,506</b>        |
| <b>cost per day</b>                       | <b>\$21.80</b>  | <b>\$30.40</b>  | <b>\$23.31</b>        |
| <b>Total Cost – 10k mi/yr</b>             |                 |                 |                       |
| <b>operating cost</b>                     | \$3,422         | \$3,569         | \$2,904               |
| <b>ownership cost</b>                     | \$7,956         | \$11,096        | \$8,506               |
| <b>decreased depreciation<sup>1</sup></b> | \$426           | \$513           | \$419                 |
| <b>total cost per year</b>                | <b>\$10,952</b> | <b>\$14,152</b> | <b>\$10,992</b>       |
| <b>total cost per day</b>                 | <b>\$30.00</b>  | <b>\$38.77</b>  | <b>\$30.12</b>        |
| <b>total cost per mile<sup>2</sup></b>    | <b>\$1.0952</b> | <b>\$1.4152</b> | <b>\$1.0992</b>       |
| <b>Total Cost – 15k mi/yr</b>             |                 |                 |                       |
| <b>operating cost</b>                     | \$5,133         | \$5,353         | \$4,356               |
| <b>ownership cost</b>                     | \$7,956         | \$11,096        | \$8,506               |
| <b>total cost per year</b>                | <b>\$13,089</b> | <b>\$16,449</b> | <b>\$12,863</b>       |
| <b>total cost per day</b>                 | <b>\$35.86</b>  | <b>\$45.07</b>  | <b>\$35.24</b>        |
| <b>total cost per mile<sup>2</sup></b>    | <b>\$0.8726</b> | <b>\$1.0966</b> | <b>\$0.8575</b>       |
| <b>Total Cost – 20k mi/yr</b>             |                 |                 |                       |
| <b>operating cost</b>                     | \$6,844         | \$7,138         | \$5,808               |
| <b>ownership cost</b>                     | \$7,956         | \$11,096        | \$8,506               |
| <b>increased depreciation<sup>1</sup></b> | \$490           | \$592           | \$484                 |
| <b>total cost per year</b>                | <b>\$15,290</b> | <b>\$18,826</b> | <b>\$14,799</b>       |
| <b>total cost per day</b>                 | <b>\$41.89</b>  | <b>\$51.58</b>  | <b>\$40.54</b>        |
| <b>total cost per mile<sup>2</sup></b>    | <b>\$0.7645</b> | <b>\$0.9413</b> | <b>\$0.7399</b>       |

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

<sup>2</sup>Total 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.

AAA provides a 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<br>15k mi/yr          | Medium Sedan    |                 |                 | Compact SUV     |                 |                 |
|-------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|                                     | Electric        | Gas             | Hybrid          | Electric        | Gas             | Hybrid          |
| <b>fuel</b>                         | \$712.50        | \$2,215         | \$1,436         | \$771           | \$2,382         | \$1,731         |
| <b>maintenance</b>                  | \$1,602         | \$1,827         | \$1,619         | \$1,402         | \$1,954         | \$1,506         |
| <b>depreciation</b>                 | \$6,786         | \$3,330         | \$3,739         | \$5,298         | \$3,568         | \$3,845         |
| <b>full-coverage insurance</b>      | \$2,070         | \$1,704         | \$1,706         | \$2,277         | \$2,188         | \$2,294         |
| <b>license, registration, taxes</b> | \$1,051         | \$609           | \$689           | \$931           | \$631           | \$739           |
| <b>finance charges</b>              | \$1,441         | \$897           | \$1,016         | \$1,208         | \$933           | \$1,087         |
| <b>cost per year</b>                | <b>\$13,662</b> | <b>\$10,582</b> | <b>\$10,204</b> | <b>\$11,888</b> | <b>\$11,656</b> | <b>\$11,201</b> |
| <b>cost per day</b>                 | <b>\$37.43</b>  | <b>\$28.99</b>  | <b>\$27.96</b>  | <b>\$32.57</b>  | <b>\$31.93</b>  | <b>\$30.69</b>  |
| <b>cost per mile<sup>1</sup></b>    | <b>\$0.911</b>  | <b>\$0.705</b>  | <b>\$0.680</b>  | <b>\$0.793</b>  | <b>\$0.777</b>  | <b>\$0.747</b>  |
| Cost per Year<br>15k mi/yr          | Medium SUV      |                 |                 | Pickup Truck    |                 |                 |
|                                     | Electric        | Gas             | Hybrid          | Electric        | Gas             | Hybrid          |
| <b>fuel</b>                         | \$909           | \$3,066         | \$2,087         | \$1,222         | \$3,598         | \$3,153         |
| <b>maintenance</b>                  | \$1,784         | \$1,829         | \$1,902         | \$1,618         | \$1,788         | \$1,539         |
| <b>depreciation</b>                 | \$7,077         | \$5,052         | \$4,822         | \$8,624         | \$6,446         | \$6,370         |
| <b>full-coverage insurance</b>      | \$2,070         | \$2,423         | \$2,534         | \$2,294         | \$2,139         | \$2,178         |
| <b>license, registration, taxes</b> | \$1,052         | \$827           | \$940           | \$1,507         | \$1,054         | \$1,148         |
| <b>finance charges</b>              | \$1,440         | \$1,235         | \$1,412         | \$2,149         | \$1,601         | \$1,730         |
| <b>cost per year</b>                | <b>\$14,332</b> | <b>\$14,431</b> | <b>\$13,698</b> | <b>\$17,414</b> | <b>\$16,626</b> | <b>\$16,117</b> |
| <b>cost per day</b>                 | <b>\$39.27</b>  | <b>\$39.54</b>  | <b>\$37.53</b>  | <b>\$47.71</b>  | <b>\$45.55</b>  | <b>\$44.16</b>  |
| <b>cost per mile<sup>1</sup></b>    | <b>\$0.955</b>  | <b>\$0.962</b>  | <b>\$0.913</b>  | <b>\$1.161</b>  | <b>\$1.108</b>  | <b>\$1.074</b>  |

<sup>1</sup>Total 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.