### Average U.S. vehicle now record 12.2 years old

**BY BREANA NOBLE** 

The Detroit News

DETROIT — The average age of light vehicles in operation has hit a record, increasing by two months this year to 12.2 years, as a shortage of vehicles is keeping Americans in their cars for longer, according to a study released on Monday, May 23.

It's the fifth consecutive year of increase even as the U.S. vehicle fleet recovered, growing by 3.5 million vehicles in the past year, according to the report from financial information firm S&P Global Inc.'s mobility team. The results are indicative of pent-up demand that's likely to keep automakers, their dealers and repair shops happy for years to come.

Prior to the pandemic, researchers had expected the average age of vehicles to flatten because of declining sales from their more than 17 million annual peak. Interrupted production from the COVID-19 pandemic followed by a global microchip shortage and other scarce parts, however, has depleted dealership lots and sent up the price of vehicles.

"It is a little bit of a unique situation driving the growth trajectory," said Todd Campau, automotive aftermarket practice lead at S&P Global. "We expect it to continue to grow for a few years and then drop off in the '25, '26 range, depending on how the pandemic, pent-up demand



Tribune News Service, File

In the United States, the average age of a car on the road is 13.1 years, while trucks sit at 11.6 years, according to a May 2022 report from financial information firm S&P Global Inc.

and scrappage work out."

The average age of a car on the road is 13.1 years, while trucks sit at 11.6 years, according to the analysis.

Scrappage volume for 2021 was at more than 11 million vehicles, a rate of 4.2% of vehicles in operation. That was the lowest annual rate in the past two decades, a reverse from 2020 that saw the highest volume in two decades at more than 15 million vehicles, the second highest rate at 5.6%. A return to work and other activities as well as increasing demand for rental fleets contributed to the reversal with drivers traveling

more than 12,300 miles on average, a 10% increase year-over-year. Unused vehicles during lockdowns may have once again been registered, Campau said, also contributing to the increased number of vehicles in operation.

"Finding a new vehicle is extremely challenging," Campau said. "If you can wait, the situation is expected to get better in 18 months or so."

That means more drivers may be headed to the repair shop due to aging vehicles. S&P Global was forecasting an 11% increase in service and repairs in 2021 from 2020. It appears that it surpassed

that, Campau said.

Of course, increasing age of American cars likely means vehicles with worse fuel economy stay on the road, costing drivers money in higher gas prices and emitting more pollution than newer models.

Automakers have said they are prioritizing vehicles with better fuel economy and higher profit margins.

A 40% increase in EVs to 1.4 million vehicles in operation decreased their average age to 3.8 years from 3.9 years last year.

"What you're seeing there," Campau said, "is just how fast their sales are growing."

### Improper notification to Social Security has widow facing the tough earnings test



**WESTON** 

Dear Liz: My dear friend lost her husband a few years ago. The husband did something wrong with working and collecting Social Security, so they are now withholding her \$2,000 monthly Social Security check, which is devastating to her. Can she be punished for what he did unbeknownst to her? She is stuck and doesn't know what to do.

Answer: People who start Social Security before full retirement age face the earnings test, which reduces benefits by \$1 for every \$2 earned over a certain amount (in 2022, the amount is \$19,560).

It sounds as though the husband didn't properly notify Social Security about his earnings and the overpayment wasn't discovered until after his death. Whenever Social Security is unable to recover an overpayment from someone, the agency can collect from anyone else receiving benefits on that person's earnings record, said William Meyer, founder of Social Security Solutions, a benefits claiming site.

The letter notifying her about the overpayment would have included a section about her appeal rights. If the earnings information was incorrect, for example, she would have 60 days to appeal and supply the correct amount of his earnings.

She also can call the agency's toll-free number, (800) 772-1213, and request that less be taken from each check. As long as the total owed is paid off within 36 months, the agency will comply, Meyer says. If she can't afford to have the overpayment repaid within 36 months, she can request longer but she'll have to provide proof of her income, resources and expenses, he said.

If she's in dire straits and can't afford to pay any of the money back — in other words, if she can't meet her "ordinary and necessary living expenses" — she should submit an SSA-632, "Request for Waiver of Overpayment Recovery" form, Meyer said.

Liz Weston, Certified Financial Planner, is a personal finance columnist for NerdWallet. Questions may be sent to her at 3940 Laurel Canyon, No. 238, Studio City, CA 91604, or by using the "Contact" form at asklizweston.com.

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THURSDAY, MAY 26, 2022

### CROSSWORD PUZZLER

#### **ACROSS**

- 1 Wren's
- residence "— -Man
- Fever"
- 8 Come to a halt
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- 13 Feverish 14 Lacking color
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- 16 Tucked away
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- 20 Evergreen tree 22 None
- 24 Good conductor
- 28 Diplomat's
- post 32 Having a

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- 42 Youth org.
- 43 Quaker word 45 Tracked
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- 50 "Star Wars" knight
- 53 Navaho foe 55 Wow with wit
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- 57 Mal de -
- 58 Ritually clean 59 Explosive
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- 60 Penelope —
- Miller

#### 61 Transmit **DOWN**

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#### **Answer to Previous Puzzle**

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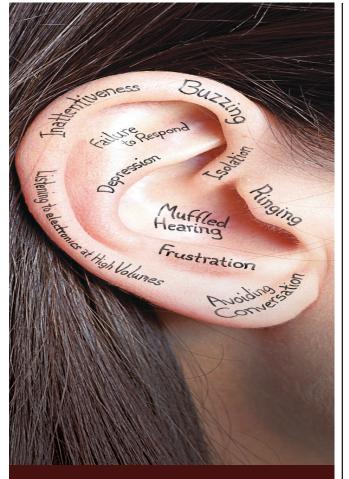
- 7 Musical sign
- 8 Barbecue tidbit (2 wds.)

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  - 19 Med. providers 21 Urchin
    - 23 Recumbent 25 Cat's-paw
    - 26 Pay to the pot 27 Principal character
    - 28 Holiday times 29 Coconut
    - juice 30 Island near
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    - 31 Warning 35 Vat
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    - degree 40 Forbid
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    - 46 Sacred snakes of Egypt
    - 47 Evidence 48 Get by effort
    - 49 Did Easter eggs
    - 50 Derrick arm
    - 51 Magda's sister
    - 52 Aykroyd or Rather 54 Decimal base

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