

A silhouette scene at sunset or sunrise. The sky is a gradient from dark blue to light orange. In the foreground, several cars and people are silhouetted against the horizon. From left to right: a sedan, a sedan with a person standing next to it, a person walking, a van, a sedan, a sedan, and a sedan with two people standing next to it.

2022 STATE OF THE AMERICAN DRIVER

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80% of American drivers consider a car essential to conduct daily or weekly activities.

EXECUTIVE SUMMARY

American drivers are navigating a volatile automotive landscape with only one constant: change. At the start of 2022, drivers feel the impact of chip shortages, lack of inventory, high gas prices, inflation, and an ongoing pandemic.

Jerry surveyed American drivers from all 50 states and analyzed results across generations and geographies in December 2021. Paired with business data from more than 1.5 million U.S.-based drivers, the Jerry 2022 State of the American Driver Report includes key insights on trends, predictions on adoption of new automotive technology, and a peek into current driving culture.

As the only super app for car ownership, Jerry is exploring the costs, burdens and desires of drivers to enhance its products that save Americans time and money on car-related expenses, which currently cost 20% of the average American's income. In 2021, the company saved customers an average of more than \$850 per year through its insurance compare-and-buy service. Those savings will increase as Jerry expands into other car ownership categories including vehicle financing, maintenance and more.

KEY FINDINGS

- **More Americans expect to sell cars in 2022 than in 2021**, and digital platforms (Autotrader, Facebook Marketplace, etc.) are the most common way to sell.
- **One in four American drivers** are planning to car shop in 2022, pointing to more supply- and demand-related tension in the automotive market.
- Half of those surveyed chose to drive instead of fly in 2021, with 44% of those who chose to drive in 2021 intending to return to air travel in 2022. **Business travel is slow to return**, in part due to virtual meetings, **while commuting to work starts again for a majority of Americans.**
- While ride-hailing feels ubiquitous to many, **50% of Americans have never used a ride-hailing app** (Uber, Lyft, etc.), with age and region a major differentiating factor.
- **A third of Americans surveyed never expect to drive an electric vehicle** (EV) while half expect to within 10 years. But they aren't doing it to slow climate change. EV shoppers are motivated most by saving money, not environmental concerns.
- Americans are split about the potential of autonomous vehicles in their daily lives, as **40% of drivers never expect to use an autonomous vehicle.**

CAR OWNERSHIP TODAY



CAR SELLING TODAY

Why and How

FINDINGS

14% of American drivers sold a car in 2021. More than half (58%) of American drivers are considering selling their car in 2022.

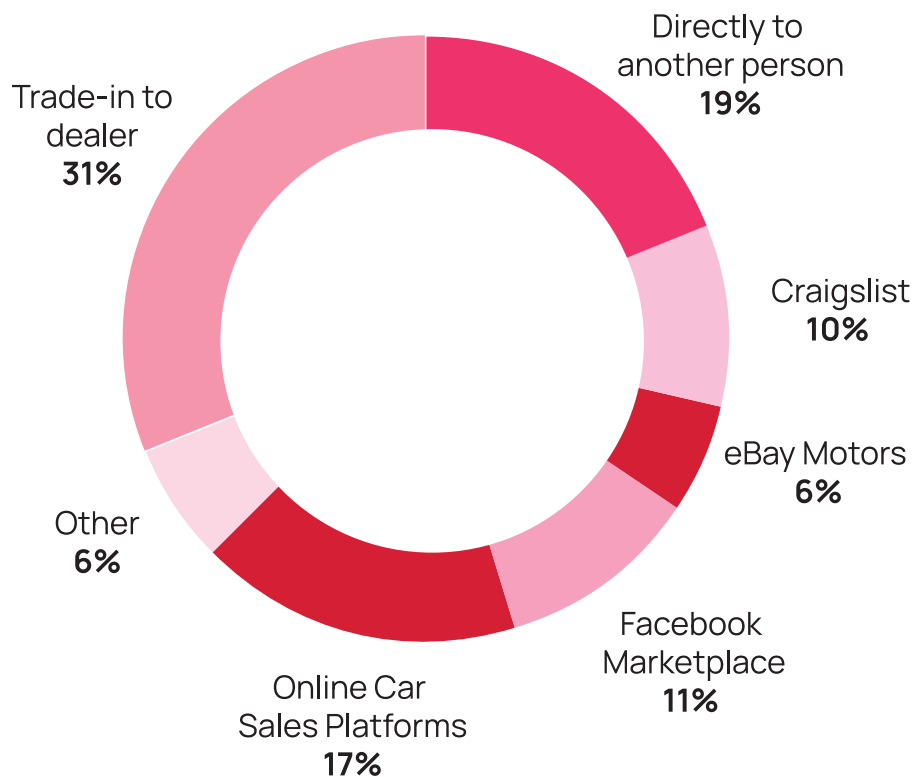
Automotive manufacturers, dealerships, and consumers selling and buying will continue experiencing a volatile market. Chip shortages are predicted to continue through 2022, keeping new and used car prices high and dealerships shorthanded.

Moving to an urban area, no longer commuting, and rising gas prices all ranked as reasons Americans sold their vehicles in 2021. The number one reason for selling was wanting or needing to buy a new car (61%), followed by moving to an urban area, wanting to make money during a car shortage, and financial needs (all at 18%). Other top responses cited were no longer needing to drive to work (12%), rising gas prices (10%), and environmental concerns (5%).

FINDINGS

HOW AMERICANS SOLD CARS IN 2021

If you sold your car in 2021, how did you sell it?



Nearly half (44%) of Americans sold cars via digital marketplaces. 17% of respondents reported selling their vehicle through online car sales platforms (i.e., Cars.com, Autotrader, etc.), 11% used Facebook Marketplace, 10% used Craigslist, and 6% used eBay Motors, while the rest sold elsewhere. Despite common knowledge that dealership trade-in leads to a smaller profit, convenience remains important for many. 31% of all Americans that sold a car in 2021 traded in through a dealership while just 19% sold directly to another person.

Baby Boomers were most likely (60%) to opt for dealer trade-in. But, digital car sales transactions are attractive to most. In fact, women were 3x more likely to sell on Facebook Marketplace than men in 2021.

CAR SHOPPING

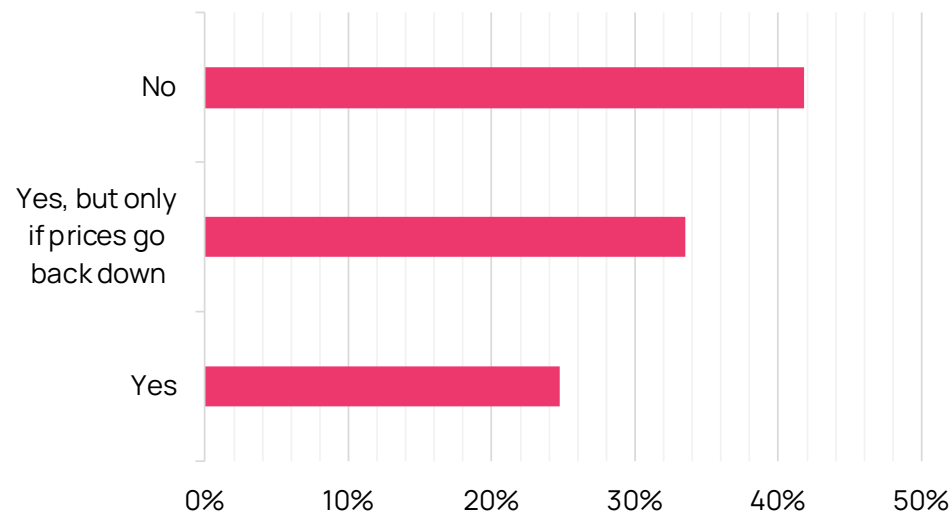
Industry Impact and Car Dealership Behavior

FINDINGS

What does the future hold for car buying? 1 in 4 Americans (25%) intend to car shop in 2022, a boon for automotive manufacturers but perhaps compounding the new car shortage challenges. Even more (33%) will start shopping if prices decrease while 42% will not, regardless.

At car dealerships, 62% of Gen Z believe they will be treated fairly, followed by 60% of both millennials and Baby Boomers, and 49% of Gen X. Contrary to popular belief, **women were slightly more likely (56.43%) to believe that they will be treated fairly at a car dealership than men (56.16%).***

Will Americans car shop in 2022?



*The sample size of this study did not allow for additional demographic breakdown (i.e. all genders), which may have pointed to lower percentages of fair treatment at car dealerships.



TRAVEL BY CAR

THE STAYING POWER OF DRIVING VS. FLYING

FINDINGS

Americans changed how they travel. In 2021, nearly half (49%) of Americans chose to drive long distances more often than flying because of COVID-19 fears. Since the start of the pandemic, trips that required flight were replaced by vacation destinations within driving distance, if not altogether canceled.

In 2022, as airlines ramp up, adding employees and flights, the world seems bullish on the return of travel. Yet, **only 44% of those who chose to drive in 2021 indicated that they plan to fly more frequently vs. opting to drive long distances due to COVID-19 fears this year.**

SLOW BUSINESS TRAVEL COMEBACK

Work Commutes Return

The COVID-19 impact on business travel remains: 34% of Americans are less likely to drive for business travel (outside of daily commute) than in previous years citing video conferencing (19%) and other forms of transport (15%) as reasons.

Work commutes are returning to pre-pandemic norms for most, but not all. In 2022, 69% of Americans will drive for work the same amount as they did pre-pandemic, while 20% will drive less and 11% will drive more. The top reason for driving less is commuting fewer days and the top reason for driving more is longer commutes.

Commuting cost has increased for some. Respondents indicated **the leading increase in commute cost was more expensive gas prices (34%)**, while the number one reason for a **decrease in commute cost was that drivers commute less (14%)**. 33% said the cost of their commute has not changed.

COMMUTING NOW VS. PRE-PANDEMIC

20% of Americans will drive **LESS** in 2022 than they did pre-pandemic.



TOP REASON: “Commuting fewer days”

69% of Americans will drive **THE SAME AMOUNT** in 2022 as pre-pandemic.



11% of Americans will drive **MORE** in 2022 than they did pre-pandemic.



TOP REASON: “Longer commute”

HALF OF DRIVING AMERICANS STILL NOT RIDE-HAILING

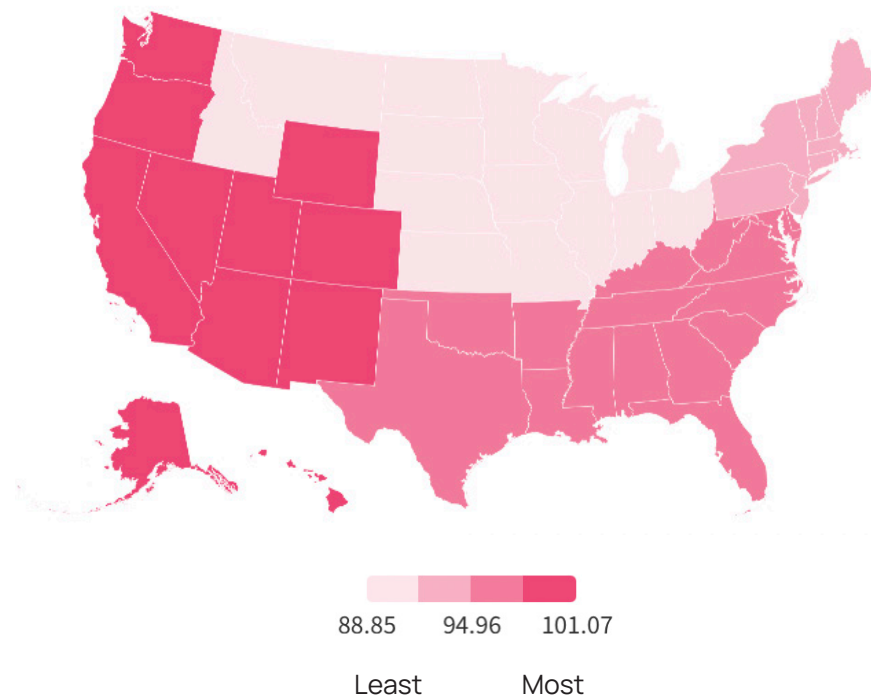
FINDINGS

The ride-hailing market has substantial room for growth. Of drivers surveyed, **50% had never used a ride-hailing app (Uber, Lyft, etc.)**. But **1 in 10 drivers were frequent users**, with 12% ride-hailing once a week or more.

Nearly three quarters (72%) of Baby Boomers had never used a ride-hailing app, compared to 58% of Gen X, 37% of millennials, and 36% of Gen Z.

A regional breakdown of ride-hailing usage indicates that Americans in western states use ride-hailing apps most frequently and midwesterners use them least frequently. Midwesterners were most likely to say they have never ride-hailed (57%), followed by southerners (50%).

Ride-Hailing App Use Frequency



**ELECTRIC AND
AUTONOMOUS
VEHICLES**



EV OWNERSHIP INCREASING

While Some Still Prefer Gas-Powered

Electric vehicle (EV) ownership is undoubtedly on the rise, though for unexpected reasons. Exactly which drivers plan to stick with gasoline-powered vehicles may be surprising.

Less than 1 in 10 Americans (8%) reported already driving an EV, near the end of 2021. Today, Gen Z drivers are most likely to be behind the wheel of an EV (18%), followed by millennials (11%), Gen X (4%) and Baby Boomers (1%).

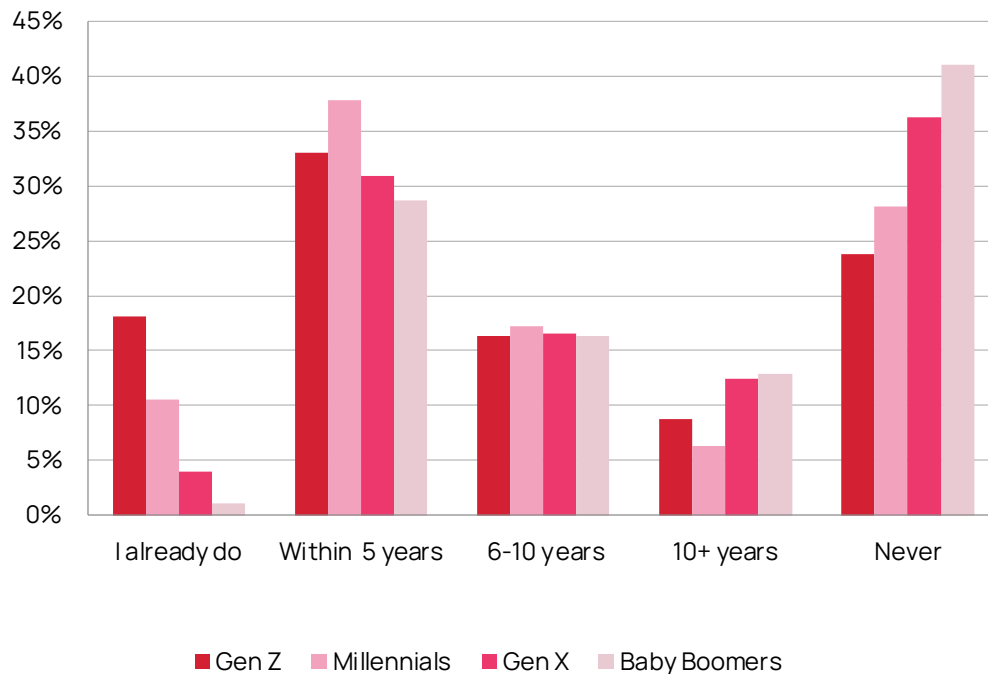
As automotive manufacturers invest in EVs for 2022 and beyond, Americans can expect half of cars on the road to be EVs in 10 years. **50% of Americans expect to be driving an EV in the next 10 years.**

FINDINGS

EV INTEREST

By Generation

When do you expect to own an electric vehicle (EV)?



Still, nearly **one third (32%)** said they expect to drive gas vehicles forever, and older generations are not entirely responsible. Nearly one quarter (24%) of Gen Z drivers never expect to drive an EV, despite having 70-80 years of driving ahead of them.

Millennials are most eager to go electric, with 47% interested in buying an EV as their next car. Gen Z is the second-most-eager generation at 41%, Gen X at 38% and Baby Boomers at 28%. Men were more interested in buying an EV as their next car at 43% compared to 36% of women.

UNEXPECTED REASONS DRIVE EV INTEREST

FINDINGS

While **most Americans** say they would support policies that address climate change, it appears they are more motivated by money. The number one reason Americans are interested in buying an EV as their next car is gas expense savings (39%). Though Americans support green initiatives, the financial impact of rising gas prices takes priority, as 63% said rising gas prices impact how frequently or the distance they drive.

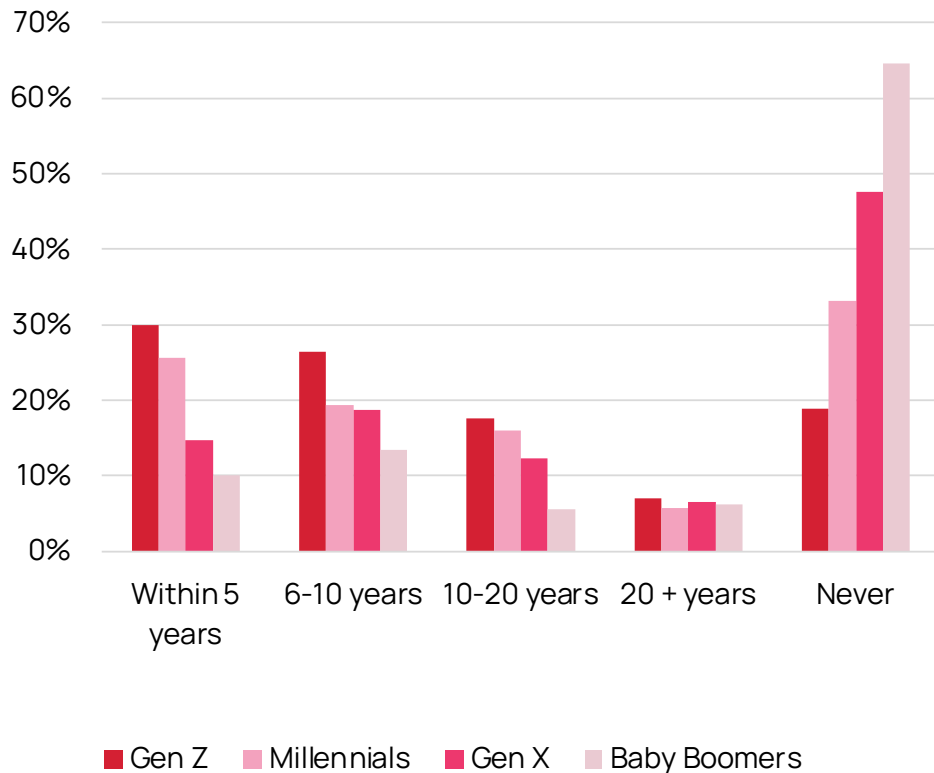
But do drivers recognize the short term higher costs of EVs? In 2021, EV prices were on average \$11,000 higher than full-sized gas-powered cars. While EVs may save drivers on gas expenses, Jerry data indicated that EV drivers may pay more in other areas, such as the cost of car insurance. In 2021, EV drivers paid on average \$214 per month for car insurance vs. \$156.50 per month to insure gasoline-powered vehicles.

Surprisingly, Baby Boomers were the only generation to choose concern for the environment as their top motivation to purchase an EV, though just barely, at 38% compared to 37% that cited gas expense savings. **Gen Z was the only group whose primary interest in driving an EV was because they are “cool” (32%).**

AUTONOMOUS DRIVING

41% Say Never

When do you expect to use an autonomous vehicle?



Many Americans are not sold on autonomous vehicles. 41% of Americans never expect to use a fully autonomous vehicle, yet 39% expect to in the next 10 years. Surprisingly, 19% of Gen Z drivers, most with 70-80 years of driving ahead of them, said they never expect to use a fully autonomous vehicle.

Still, a majority of the youngest driving generation is confident in the near term success of autonomous vehicle technology, while older generations are not. Even *without clear plans* to make fully autonomous vehicles possible with infrastructure and reliable sensors, Gen Z drivers were most likely to say they expect to use a fully autonomous vehicle within five years (30%). All other generations were most likely to say that they never expect to use one: Millennials (33%), Gen X (48%) and Baby Boomers (65%).

**DRIVER BEHAVIORS
& PERCEPTIONS**



DRIVER CONFIDENCE

Most American drivers are confident. Nearly half (46%) rated themselves as “great drivers.” Gen X was the most confident generation, with 72% rating themselves a “great driver” and Gen X men, in particular, were most likely to rate themselves a great driver.

But Baby Boomer women are feeling confident about their driving skills as well. With the smallest gender gap among those who ranked their driving skills, 39% of Baby Boomer women believe they are great drivers, compared to 44% of their male counterparts. The largest gender confidence gap is among millennials where 39% of women self-ranked as great drivers, compared to 59% of men their age.

Known for their self confidence, **Gen Z and Millennials overall are surprisingly least likely to rate themselves as great drivers, at 40% and 54% respectively.** As mentioned above, Gen X has the most confident drivers (72%), followed by Baby Boomers (67%).

Overall, 69% of men rated themselves as great drivers compared to 44% of women. 46% of men thought their friends and family would rate them as great drivers, while only 31% of women thought the same. Across generations, **56% of Americans believe they are the best driver in their immediate family**, followed by 15% who chose their spouse or significant other, 11% chose their father, 10% chose their mother, and lastly 8% chose their siblings.

YOUNGER DRIVERS WAIT

But are Assertive on the Road

Americans are waiting longer to hit the road but, when they do, they are assertive. East Coast drivers, especially those in the northeast, are likely to honk at you on the road.

Younger generations are not as eager to drive. Over 70% of Baby Boomers and 66% of Gen X got their driver's license the first year they were eligible, while just over half of millennials (54%) and Gen Z (53%) said the same. There's no clear indication of why but **cost and transportation options** (such as Uber and Lyft) are likely factors.

Once they start driving, **younger generations are more assertive (and maybe less polite).** **14% of Gen Z and 15% of millennials said they honk daily, compared to 8% for Gen X and 4% of Baby Boomers.** **Between men and women, 13% of men said they honk daily, compared to 8% of women.** Confirming stereotypes, East Coasters are more than twice as likely to honk daily (14%), than West Coasters (6%).

The older you get, the less likely you are to consider a car a status symbol. One third (35%) of Americans consider cars a status symbol, with younger generations caring the most. 50% of Gen Z and 44% of Millennials consider cars a status symbol, compared to 29% of Gen X and 19% of Baby Boomers.

DRIVER LIFE SKILLS

Who Conquers Road Tests, Tires & Maintenance Lights

FINDINGS

Are Americans becoming worse drivers or is the road test getting harder?

73% of all Americans passed their road test on the first try, while 19% failed once and the rest more than once. The percentage of first time passes has decreased over the years at 85% for Baby Boomers, 78% for Gen X and 64% for both Millennials and Gen Z.

Find the nearest Gen X-er when you need to change a tire.

81% of Gen X drivers know how to change a tire without help from the Internet or manual, followed by 72% of Baby Boomers, 65% of Millennials, and 52% of Gen Z.

Americans claim to take maintenance lights seriously.

When a light comes on, drivers are most likely to go to a repair/maintenance shop (36%), followed by visiting a dealership (23%). The rest call a friend/family member (19%), try to fix it themselves (19%) or ignore the light and cross their fingers (3%).

Most American men (82%) claim to know how to change a tire, while just over half (58%) of American women make the same claim.

29% of women call a friend/family member and ask them what to do compared to only 9% of men.

CAR INSURANCE COSTS

Across age, gender and states*

FINDINGS

American women paid slightly less for car insurance in 2021 than men, at \$152 per month vs. \$159. However, when looking at insurance pricing along generational and gender lines, we found that Millennial, Gen X, or Baby Boomer women may pay more than their generational male counterparts in 36 states.

Average basic car insurance cost per month:

1. Gen Z (\$183)
2. Millennials (\$151)
3. Gen X (\$132)
4. Baby Boomers (\$129)

The most expensive states for Americans to purchase car insurance in 2021 were:

1. New York (\$355 per month)
2. Maryland (\$247 per month)
3. Delaware (\$242 per month)
4. New Jersey (\$241 per month)

The least expensive states for Americans to purchase car insurance in 2021 were:

1. Vermont (\$87 per month)
2. Wisconsin (\$90 per month)
3. Idaho (\$91 per month)
4. Oklahoma (\$92 per month)

CONCLUSION

American drivers are wary of increasing costs. As a result many are driving less, some are waiting to shop and considering EVs. Compared to pre-pandemic, Americans have changed how they commute daily and they're slow to return to air travel.

As costs across car ownership categories rise, from vehicle prices to gas expenses and beyond, [Jerry](#) is on a mission to save customers time and money in all areas of car ownership. For more insights on car ownership, data and trends, visit getjerry.com/data-and-studies.

METHODOLOGY

The Jerry 2022 State of the American Driver report analyzed data from a nationally representative survey of 1,250 respondents conducted and analyzed in Dec. 2021 using SurveyMonkey Audience to gain insights on American driver trends, perceptions and perspectives. Survey respondents consisted of Americans ages 16-75 that drive at least once per week. Ages were broken down as Gen Z (ages 16-24), Millennials (ages 25-40), Gen X (ages 41-56), and Baby Boomers (ages 57-75). Results were balanced for age, gender, and state. Information on how respondents are recruited to SurveyMonkey is available on SurveyMonkey's website. Jerry also analyzed proprietary business data from more than 1.5 million U.S.-based drivers to better understand car insurance trends nationwide.

