

What Forsyth County Drivers Are Spending When They Wait Too Long

The Real Cost of Deferred Vehicle Maintenance — What AAA Data, BLS Consumer Expenditure Records, and Industry Research Show About Forsyth County's 240,000+ Registered Vehicles

Prepared by Freehome Service Center | Cumming, Georgia NAPA AutoCare Center | Serving Forsyth County Drivers Since 2004

Data Sources: AAA Your Driving Costs 2025 | AAA Roadside Assistance Data 2024 | BLS Consumer Expenditure Surveys Table 1110 (2021) | ATRI Fleet Maintenance Research | U.S. Census Bureau ACS B25034

~84,300	\$1,496	3-4×	27M+
estimated Forsyth vehicles with deferred maintenance	annual maintenance spend for Forsyth income profile (BLS CES 9th decile)	cost inflation from deferred maintenance vs. proactive schedule	AAA roadside calls per year — most from preventable causes

EXECUTIVE SUMMARY

Forsyth County is one of the fastest-growing counties in Georgia — and one of its most affluent. Its residents fall squarely in the 9th income decile of the BLS Consumer Expenditure Survey, a profile that carries 2.6 vehicles per household and an average of \$1,496 per year in vehicle maintenance and repair spending. With an estimated 240,900 registered vehicles on Forsyth County roads, the county's total annual vehicle maintenance market is approximately \$361 million.

But not all of that spending is being done on schedule. AAA's survey data confirms that 35% of Americans have skipped or delayed maintenance recommended by a mechanic or specified by the factory maintenance schedule. Applied to Forsyth's estimated vehicle population, that means approximately 84,300 Forsyth County vehicles are being driven right now by owners who have deferred recommended service.

The research on what deferred maintenance actually costs is unambiguous. An oil change that costs \$65-\$100 leads to engine sludge buildup that causes engine failure costing \$5,000 to \$10,000+. Brake pads that cost \$342 per wheel to replace on schedule lead to rotor damage that costs \$955+ per wheel when ignored. A serpentine belt that costs \$75 to replace leads to alternator failure and a tow bill totaling \$700+ when it snaps. ATRI research documents that deferred maintenance inflates repair costs by up to four times — and that emergency roadside costs run 3 to 4 times more than the scheduled maintenance that was postponed.

This report documents the scale of Forsyth County's deferred maintenance burden using BLS expenditure data, AAA roadside statistics, and published repair cost research — and presents the math that every Forsyth driver should see before deciding whether to defer their next service appointment.

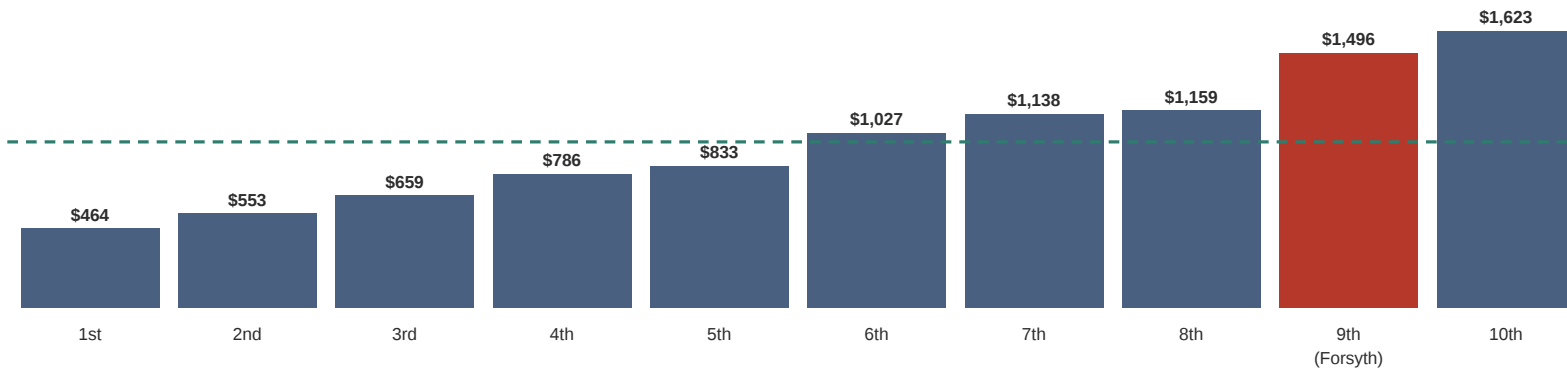
Finding 1

Forsyth County Drivers Spend 53%
More on Maintenance Than the
National Average

**\$1,496/yr vs.
\$975 national avg**

The BLS Consumer Expenditure Survey Table 1110 tracks vehicle maintenance and repair spending by income decile across all U.S. consumer units. The national average for vehicle maintenance and repairs is \$975 per vehicle per year. Forsyth County's income profile places its residents in the 9th income decile — households with incomes between approximately \$130,000 and \$186,000 — where the average annual vehicle maintenance spend is \$1,496. That is 53.4% above the national mean. The same 9th-decile households own an average of 2.6 vehicles and have vehicle ownership rates of 96%. This is not surprising: higher-income households tend to own newer, higher-value vehicles with more complex systems, higher labor rates at their preferred service facilities, and longer recommended maintenance intervals that nonetheless carry higher per-service costs when completed. The implication: a deferred maintenance event for a Forsyth County driver costs more — in both the deferred service cost and in the repair bill it eventually creates — than the national average would suggest.

Annual Vehicle Maintenance & Repair Spending by Income Decile



The 9th income decile (Forsyth County profile) spends \$1,496/year on vehicle maintenance and repairs — \$521 above the national average of \$975. This decile owns 2.6 vehicles per household vs. 1.9 nationally.

Finding 2

An Estimated 84,300 Forsyth
Vehicles Have Deferred
Recommended Maintenance

**~84,300 vehicles
overdue**

Applying the Census B25034 housing count for Forsyth County (96,530 units), the 9th-decile vehicle ownership rate (96%), and the 9th-decile average of 2.6 vehicles per household produces an estimated 240,900 registered vehicles in Forsyth County. AAA's national survey found that 35% of Americans have skipped or delayed service recommended by a mechanic or the factory maintenance schedule. Applied to Forsyth's estimated vehicle population, that produces approximately 84,300 vehicles being driven with deferred maintenance. Each of those vehicles represents a driver who has made a financial decision that the data consistently shows costs more than the service they skipped. AAA's certified repair network estimates that drivers save an average of \$100 per service visit simply by properly maintaining their vehicles — the flip side of which is that every skipped service appointment costs more than the appointment itself when the deferred work eventually reaches a repair bay.

Estimated Forsyth County Vehicle Population and Maintenance Status

Total est. registered
vehicles in Forsyth County

240,900

Vehicles with deferred
maintenance (35%)

84,315

Proactive vehicles
(on schedule, 65%)

156,585

96,530 housing units (Census B25034) × 96% vehicle ownership (BLS CES 9th decile) × 2.6 vehicles per household (BLS CES 9th decile) = ~240,900 vehicles. 35% deferral rate: AAA confirmed na

Forsyth County vehicle estimate methodology: 96,530 housing units (Census B25034 2024) × 96% vehicle ownership rate (BLS CES 9th decile) × 2.6 vehicles per household (BLS CES 9th decile) = ~240,900 estimated registered vehicles. 35% deferral rate from AAA national survey confirmed data.

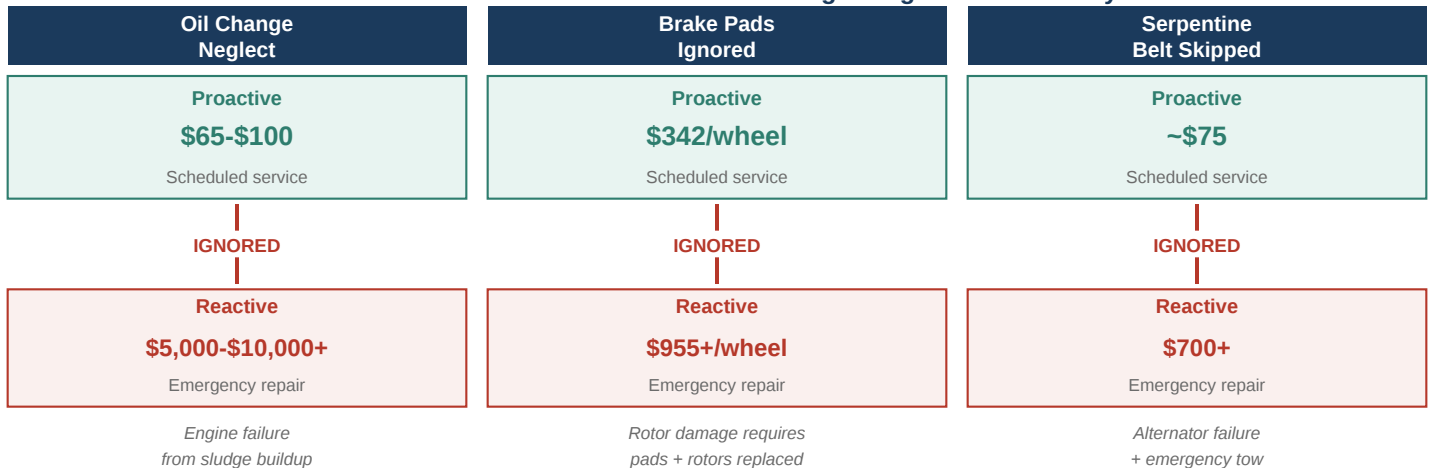
Finding 3

The Cost Cascade: Small Deferrals
Become Large Repair Bills

Up to 4× cost
inflation when
deferred

The American Transportation Research Institute (ATRI) documents that deferred maintenance can inflate repair costs by up to four times — meaning a \$200 service becomes an \$800 repair when postponed to the failure point. Emergency roadside costs run 3 to 4 times more than the scheduled maintenance that was postponed. The specific cost cascades are well-documented. An oil change costs \$65 to \$100 and takes about 30 minutes. Skipping it allows sludge to accumulate, starving the engine of lubrication. The result is engine failure requiring replacement at \$5,000 to \$10,000 or more. Brake pads cost approximately \$342 per wheel to replace on schedule. When worn pads are ignored, they grind through to the brake rotors — turning a \$342 pad replacement into a \$955+ pads-plus-rotors job. A serpentine belt costs approximately \$75 to replace during a routine inspection. When it snaps, it takes the alternator with it — turning a \$75 part into a \$700+ emergency that includes the tow. These are not edge cases. AAA responded to more than 27 million roadside calls in 2024, with more than 12 million of those calls related to engine trouble, fuel issues, and mechanical failures that certified shops confirm are predominantly preventable.

The Deferred Maintenance Cost Cascade: What Ignoring Service Actually Costs



Cost sources: Oil change and engine failure — RepairPal, AAA, Chime cost data. Brake pad and rotor replacement — Newsweek vehicle maintenance guide 2026 (\$342/wheel pads, \$613/wheel rotors). Serpentine belt and alternator failure — ATRI fleet maintenance research and AAA service cost data.

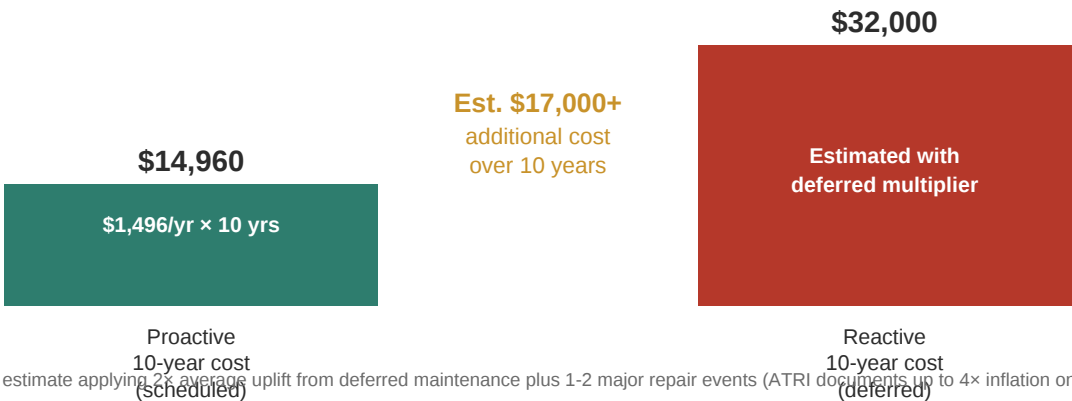
Finding 4

The 10-Year Cost Gap: Proactive vs. Reactive Maintenance

Est. \$17,000+ in avoidable costs over 10 yrs

At the Forsyth County 9th-decile maintenance profile of \$1,496 per year, a driver who stays on schedule spends approximately \$14,960 over 10 years on routine maintenance — oil changes, filters, tire rotations, brake pads on schedule, fluid flushes, and belts. A driver who defers and reacts faces that same base cost plus the multiplier effect of each deferred item's repair bill. Conservatively applying a 2× average cost uplift from deferred maintenance events — well below ATRI's documented 4× maximum — plus one or two major repair events (engine, transmission, or brake system failure) produces an estimated 10-year reactive cost of \$28,000 to \$36,000. The gap is not the cost of maintenance. It is the cost of not doing it. AAA's annual analysis of new vehicle ownership confirms that maintenance, repairs, and tires average 11 cents per mile for proactively maintained vehicles. The reactive equivalent is substantially higher — and unlike depreciation or insurance, it is entirely within the driver's control.

Estimated 10-Year Vehicle Maintenance Cost: Proactive vs. Reactive (Forsyth 9th Decile Profile)



× 10 years. Reactive: Conservative estimate applying 2× average uplift from deferred maintenance plus 1-2 major repair events (ATRI documents up to 4× inflation on deferred items). Individual results will vary.

Conservative estimate only. ATRI documents deferred maintenance inflating repair costs by up to 4×. Actual reactive costs depend on specific deferred services, vehicle make and age, and number of failure events. Proactive figure uses BLS CES 9th decile annual maintenance spend (\$1,496) × 10 years. Individual vehicle results will vary.

Finding 5

AAA Responds to 27 Million+ Calls Per Year — Most Are Preventable

27M+ roadside calls in 2024

In 2024, AAA handled over 27 million roadside service calls in the United States. Battery failures, flat tires, and lockouts make up the majority — but more than 12 million calls per year are related to engine trouble, fuel issues, and other mechanical mishaps that AAA's certified repair network categorizes as preventable with proper maintenance. AAA towed more than 2 million vehicles in a single recent year for engine-related issues, and an additional 600,000 vehicles for transmission failure. More than 235,000 vehicles were towed due to brake system failures. Each of those calls represents a driver who paid for a tow — typically \$200 to \$325 without roadside assistance membership — before paying for the repair that the tow was delivering them to. Battery failures account for approximately 32% of all AAA service calls and 7.8 million calls per year alone. Battery failure is one of the most predictable maintenance events in vehicle ownership — most batteries fail within a known 3-to-5-year window and can be tested at any service appointment.

THE DATA: PROACTIVE COST VS. DEFERRED FAILURE COST BY SERVICE TYPE

Service / Component	Proactive Cost (on schedule)	Failure Cost (deferred)	Cost Multiplier	Failure Mode
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Oil change	\$65-\$100	\$5,000-\$10,000+	50-150×	Engine sludge → complete engine failure
Brake pads	\$342/wheel	\$955+/wheel	2.8×+	Worn pads grind rotors → pads + rotors replaced
Serpentine belt	~\$75	\$700+	9×+	Belt snaps → alternator failure + emergency tow
Transmission fluid	\$150-\$250	\$2,500-\$6,000	10-40×	Overheating → transmission failure
Coolant leak (ignored)	\$150-\$300	\$2,000-\$8,000+	10-40×	Overheat → radiator, water pump, heater core, head gasket damage
Differential/transfer case leak	\$100-\$500	\$800-\$3,000	14210×	14210 capacity runs dry → complete component failure (Michael, Freehome)
Timing belt	\$400-\$900	\$2,000-\$8,000+	4-20×	Belt snaps → bent valves → engine rebuild
Battery (3-5 yr)	\$150-\$250	\$200-\$600+	1.5-3×	Dead battery + tow + emergency replacement
Tire rotation	\$20-\$50	\$200+/tire	4-10×	Uneven wear → premature tire replacement

Proactive costs: AAA service cost data, Newsweek vehicle maintenance guide 2026, Experian auto cost benchmarks. Failure costs: RepairPal national repair cost data, AAA emergency repair data, ATRI fleet maintenance research. Cost multiplier = failure cost divided by proactive cost at midpoints. Actual costs vary by vehicle make, model, year, and local labor rates.

BLS CES TABLE 1110: VEHICLE MAINTENANCE SPEND BY INCOME DECILE (2021)

Income Decile	Mean Income (before taxes)	Annual Maintenance & Repair Spend	Vehicles per Household	vs. National Avg
Lowest 10%	\$6,916	\$464	0.9	-\$511 (-52%)
2nd decile	\$19,471	\$553	1.1	-\$422 (-43%)
3rd decile	\$29,315	\$659	1.4	-\$316 (-32%)
4th decile	\$40,294	\$786	1.6	-\$189 (-19%)
5th decile	\$53,344	\$833	1.7	-\$142 (-15%)
6th decile	\$69,002	\$1,027	2.0	+\$52 (+5%)
7th decile	\$88,015	\$1,138	2.2	+\$163 (+17%)
8th decile	\$113,065	\$1,159	2.3	+\$184 (+19%)
9th decile (Forsyth profile)	\$154,515	\$1,496	2.6	+\$521 (+53%)
Top 10%	\$297,782	\$1,623	2.8	+\$648 (+66%)
NATIONAL AVG	\$87,432	\$975	1.9	Baseline

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Surveys Table 1110, Deciles of income before taxes — Annual expenditure means, 2021. Line item: 'Maintenance and repairs' under Transportation > Other vehicle expenses. Vehicle count: 'Vehicles' under Consumer unit characteristics.

WHAT FREEHOME SERVICE CENTER SEES IN FORSYTH COUNTY

Michael at Freehome Service Center has been maintaining and repairing vehicles for Forsyth County drivers for decades. The following commentary comes directly from his shop experience — specific failure patterns, real cost figures, and a 10-year

cost comparison that puts the maintenance vs. neglect decision in clear financial terms.

On the Most Commonly Ignored Problem: Fluid Leaks

"The most common things that people will ignore are fluid leaks. Coolant systems can hold 2 to 3 gallons of liquid to keep the engine cool. Losing a small amount seems like it won't matter. But newer automobile cooling systems are very picky and require to be full all the time. Even a small coolant leak can result in failure of components that can cost thousands."

— Michael, Freehome Service Center | NAPA AutoCare Center | Cumming, Georgia

Michael's experience documents a cascade that Forsyth County drivers consistently underestimate. Once a coolant leak causes an engine to overheat, the damage radiates outward to the radiator, water pump seals, interior heater core, and potentially the cylinder head gasket — one of the most expensive single repairs on any vehicle. Critically, Michael notes that by the time the customer sees the temperature warning light, the damage is probably already done.

"Another area that people don't realize can be a problem is fluid leaks out of differentials or transfer cases. Many vehicles have a separate fluid capacity for those areas — anywhere from one quart to two quarts. A small leak on the ground over a short period of time could run those components empty. The repair for those components is \$800 to \$3,000. Very expensive. Fixing the leak first can vary but costs much less — average \$100 to \$500."

— Michael, Freehome Service Center

On the Most Preventable Expensive Repair: Fluid Changes

"One of the most neglected and costly things that cost people money are fluid changes. Not changing the oil is number one. Stretching the oil change 1,000 or 2,000 miles more every time creates problems. Oil cleans, cools, and lubricates. Stretching the oil change puts the oil in an area where it starts to fail and no longer provides the protection that is needed."

— Michael, Freehome Service Center | Cumming, Georgia

Michael explains the chemistry in plain terms: the reason oil turns black is because of carbon deposits left from combustion. Those carbon pieces are like little pieces of glass floating around in the engine — and the filter only traps so much. Changing the oil and putting in fresh oil keeps the engine clean and lowers internal component wear.

"Running the oil low is a double negative. Now the oil is less capacity, which makes it get hotter, and if it is old, the detergent and cleaning properties are gone. Coolant becomes acidic over time because of the environment it is in — flowing around the engine over different metals creates a battery-like effect inside the cooling system. This eats the system from the inside out, costing thousands. Changing the coolant prevents this."

— Michael, Freehome Service Center

On the 10-Year Cost Comparison: Maintained vs. Neglected

"In a 10-year span, a customer that spends \$10,000 has a solid vehicle that he can sell and also drive to Florida and back and not be afraid. The customer who does the minimum has spent \$5,000 in 10 years but has replaced the transmission and the engine along with other services he still had to do. His cost is \$15,000 — but his vehicle is still not reliable. With the cost of newer vehicles today, doing your maintenance is a no-brainer."

— Michael, Freehome Service Center | NAPA AutoCare Center | Cumming, Georgia

Michael's 10-year framework is grounded in the specific failure costs he sees in his shop. Engine replacement averages \$5,000. Transmission replacement averages \$5,000. A differential failure that wasn't caught by a \$100-\$500 leak repair costs \$800-\$3,000. He notes that most engines will last the life of the vehicle — approximately 250,000 miles — when oil is changed regularly and oil leaks are fixed when found. Transmissions have a higher natural failure rate by design, but maintained transmissions average 180,000 miles with three services totaling approximately \$1,000. The alternative: replacement at 115,000 miles for \$5,000.

10-Year Total Cost: Maintained Vehicle vs. Neglected Vehicle



e Center, Forsyth County, Georgia. Based on direct shop experience tracking maintained vs. neglected vehicle outcomes. Engine replacement avg \$5,000; transmission replacement avg \$5,000; mai

Michael's 10-year cost framework: maintained vehicle spends ~\$1,000/year in proactive maintenance = \$10,000 over 10 years, with a reliable, sellable vehicle. Neglected vehicle spends ~\$5,000 minimum + \$5,000 engine replacement + \$5,000 transmission replacement = \$15,000 — and still has an unreliable vehicle.

WHAT THIS MEANS FOR FORSYTH COUNTY DRIVERS

1

Deferred maintenance doesn't save money — it borrows from your future repair bill.

An oil change skipped today does not eliminate the cost of that oil change. It converts a \$65-\$100 service into a potential \$5,000-\$10,000 engine replacement. The math on every service item is the same: the proactive cost is always lower than the reactive cost, and the multiplier grows with every mile driven on deferred service. AAA's certified repair network confirms that drivers save an average of \$100 per service visit simply by properly maintaining their vehicles.

2

Forsyth County drivers spend more per vehicle — which means more at stake when they defer.

At the 9th income decile, Forsyth households own 2.6 vehicles and spend \$1,496 per vehicle per year on maintenance — 53% above the national average. Higher-value vehicles have higher repair costs when they fail. Deferring maintenance on a \$50,000 truck is not the same financial decision as deferring it on a \$15,000 sedan. The repair bills scale with the vehicle value, and so does the avoidable cost.

3

The warning signs are there — most drivers are just not listening for them.

Brake noise, oil pressure warnings, unusual smells, vibrations, and dashboard alerts are the vehicle's communication system. AAA's data is unambiguous: the overwhelming majority of the 27 million annual roadside calls it handles could have been prevented with basic vehicle maintenance. Battery failures alone account for 7.8 million calls per year — and batteries fail within a predictable 3-to-5-year window that any service appointment can test and flag in advance.

4

Staying on the manufacturer's schedule is the only way to know where you actually stand.

Modern vehicles are more complex than any previous generation — more sensors, more software, more interdependent systems. The factory maintenance schedule is built on engineering data about exactly when each component reaches its service life. A NAPA AutoCare Center with factory-trained technicians follows that schedule and can tell you which systems are approaching service intervals before they become repair appointments.

About Freehome Service Center

Freehome Service Center is a NAPA AutoCare Center serving Forsyth County drivers since 2004. Our factory-trained technicians follow manufacturer-recommended maintenance schedules across all makes and models, providing oil changes, brake service, tire rotation and replacement, transmission service, cooling system maintenance, battery testing and replacement, emissions testing, and complete vehicle inspections. As a NAPA AutoCare Center, we back our work with a 24-month/24,000-mile nationwide warranty honored at NAPA AutoCare locations across the country.

Serving Cumming, Ball Ground, Canton, Dawsonville, and surrounding Forsyth County

freehomeservicecenter.com

METHODOLOGY & SOURCES

The Forsyth County vehicle population estimate applies the following methodology: 96,530 housing units (U.S. Census Bureau ACS 2024, Table B25034, Forsyth County FIPS 13117) × 96% vehicle ownership rate (BLS CES Table 1110, 9th decile) × 2.6 vehicles per household (BLS CES Table 1110, 9th decile) = 240,908, rounded to 240,900. The 35% deferred maintenance rate is from AAA's published national survey cited in its 2015 roadside assistance data analysis (the survey question and finding are confirmed in subsequent AAA publications). All cost figures for proactive and reactive maintenance are drawn from the sources listed below and represent national averages; actual costs in the Forsyth County market may vary. The 10-year cost comparison is a conservative illustrative model, not a guarantee of actual costs for any specific vehicle or maintenance history.

- BLS Consumer Expenditure Surveys Table 1110 — Deciles of income before taxes, 2021 (published September 2022). Line item: Transportation > Other vehicle expenses > Maintenance and repairs
- AAA Your Driving Costs 2025 — Annual vehicle ownership cost study, September 2025. 11 cents/mile for maintenance, repairs, and tires at 15,000 miles/year
- AAA Roadside Assistance Data 2024 — 27 million+ service calls; 12 million+ mechanical mishaps; 7.8 million battery calls (AAA/CAA Battery Report, December 2024)
- AAA Newsroom (October 2015) — 'Roadside Breakdowns Preventable with Proper Maintenance.' 35% deferral rate; \$100 average savings per visit with proper maintenance
- ATRI (American Transportation Research Institute) — Fleet maintenance research. Deferred maintenance inflates repair costs by up to 4×; emergency roadside costs 3-4× higher than scheduled maintenance postponed
- Newsweek / AutoLeap (2026) — Vehicle maintenance costs guide. Brake pads \$342/wheel; rotors \$613/wheel; alignment \$233; battery \$414
- SimplyFleet (2026) — 'The Truth About Vehicle Mileage & Repair Costs.' Oil change neglect → engine \$5,000-\$10,000+; belt \$75 → alternator failure \$700+
- U.S. Census Bureau ACS 2024 — Table B25034, Forsyth County (FIPS 13117). 96,530 housing units

- Atlanta Regional Commission (ARC) 2025 — Forsyth County population 270,000+, fastest-growing county in Georgia at 2.4%/year

Expert commentary from Michael at Freehome Service Center is drawn from a structured interview covering the most commonly ignored vehicle problems, the most preventable expensive repairs, and a 10-year cost comparison based on direct shop experience with maintained vs. neglected vehicles in Forsyth County. Cost figures (engine replacement \$5,000; transmission replacement \$5,000; differential repair \$800-\$3,000; leak repair \$100-\$500) reflect Freehome's field experience and are consistent with published national repair cost benchmarks.