

Tennessee QB can make statement

Joey Aguilar can prove coach Josh Heupel right or wrong this week against Georgia. **In Sports**

New lead in killing of Tupac Shakur

Man charged in his death alleges Sean “Diddy” Combs put out \$1 million hit. **In Weekend Extra**

MONICA SCHIPPER/GETTY IMAGES



Emmys host’s plan: Keep speeches tight

Comedian Nate Bargatze says his pricey idea is not a joke. Plus, our say on who should win. **In Life**

Kirk’s death draws grief, condemnation



Kalib Magana, president of the University of Oklahoma’s chapter of Turning Point USA, attends a vigil for Charlie Kirk. BRYAN TERRY/USA TODAY NETWORK

Activist leaves behind conservative mission

Melissa Galbraith and Dan Morrison USA TODAY

OREM, UT – Grief and anger flowed from the White House across the country as the assassination of conservative youth leader Charlie Kirk on a Utah college campus brought somber mourning and calls for revenge. Kirk, 31, a close political ally of President Donald Trump, was killed by a single shot from a still-unknown gunman on Sept. 10 during an outdoor debate attended by 3,000 students at Utah Valley University. Trump called Kirk “a martyr for truth and freedom,” and ordered flags flown at half-staff in his honor. Kirk wasn’t a Trump aide. He didn’t have a college

Latest in rising tide of political violence Shooting follows attacks in recent years on Trump, Congress and courts. **2A**

Opinion: A loss for young conservatives Kirk’s death leaves a void that will be felt for years, columnist writes. **7A**

More coverage online Find the latest updates at usatoday.com.

See KIRK, Page 2A

Auto loan defaults alarming, report says

Group warns greater economic trouble ahead

Betty Lin-Fisher USA TODAY

The growing costs to buy and maintain a car – exacerbated by inflation and tariffs – are leading to rising auto loan defaults and repossessions and a potential crisis for American consumers left unprotected by the federal government, according to a new report by a consumer advocacy organization. The record number of defaults is a canary in the coal mine for large-scale economic problems, the Consumer Federation of America warned. “Delinquencies, defaults, and repossessions have shot up in recent years and look alarmingly similar to trends that were apparent before the Great Recession,” according to a report by the CFA, which gave USA TODAY an exclusive first look.

What is happening with auto loan defaults?

Cars are more expensive than ever, according to the CFA report, “Driven to Default: The Economy-wide Risks of Rising Auto Loan Delinquencies.” The average vehicle sells for nearly \$50,000 and almost 20% of new car buyers are paying \$1,000 or more a month, the report said. Nearly 1 in 5 new car buyers in the first quarter of 2025 have a loan that is seven years long. Used car prices had also risen 6.3% year over year in June 2025, CFA said. CFA sent the report to members of Congress on Sept. 10, calling for an end to “exploitative practices,” including interest-rate kickbacks, where dealers and lenders “conspire to secretly inflate interest rates and share the profits gleaned from the consumer’s overpayment.” Americans owe more than \$1.66 trillion in auto debt and a crisis is happening “just as our nation’s federal watchdogs – the Consumer Financial Protection Bureau (CFPB) and the Federal Trade Commission (FTC) – have taken significant steps back from oversight and enforcement of predatory practices

See AUTO LOANS, Page 3A

Medicaid cuts may upend Appalachia



Mike Caudill, of Perry County, Kentucky, got treatment for drug addiction with Medicaid. CHRIS KENNING/USA TODAY

Kentucky is projected to see a nearly \$1B decline in rural spending in the program

Chris Kenning USA TODAY

HAZARD, KY

The road to Mike Caudill’s salvation runs alongside a wooded creek, winding through Appalachian hillsides dripping with kudzu, past a Baptist church and a country gas station before turning through gates with a sign reading “Beacons of Hope.” • Here, in a former metal yard turned residential drug rehabilitation center just outside of town, the 40-year-old arrived after years of addiction that began around the time opioid pain pills flooded into the hardscrabble region’s mountains and valleys.

Caudill once dreamed of playing college basketball. But by high school, he’d fallen into drugs. Over time, his work as a house painter fell away. He stole from relatives. He sold drugs to buy his own. He lived in a house without power, water or heat, disappearing with his kids’ toys or TV to hawk for meth. In 2023, after a few previous attempts to quit, he entered a six-month residential treatment program at Beacons and stayed – finally wrenching himself loose from 18 years of addiction. It was a costly recovery, only possible, he said, because Medicaid paid for his treatment. “I wouldn’t be alive without it,” he said. In the heart of Appalachia here in East-

ern Kentucky, Caudill is among the beneficiaries of the state’s 2014 Medicaid expansion to low-income adults, which brought an outsized boost to some of America’s poorest counties beset by high rates of chronic disease, disability and opioid abuse. After extending Medicaid to adults under 138% of the poverty line, Kentucky’s uninsured rate fell from 14.3% to 5.4% by 2023. Medical visits increased. Hospital budgets eased. Health clinics expanded and hired workers, buoying local economies. And drug treatment increased, with one study linking the expansion to fewer

Only 5.4% of Kentucky was uninsured in 2023 after Medicaid was extended to adults under 138% of the poverty line, down from 14.3% of residents. **200,000** Kentucky residents might be uninsured, according to Gov. Andy Beshear. **35** rural hospitals are estimated at risk of closing, most in Eastern Kentucky.

“I think the Medicaid expansion really helped identify sick people and start to help treat them sooner than later.”

Barry Martin Primary Care Clinic CEO

See MEDICARE, Page 6A