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YOUR MONEY

Navigating the Takata Airbag Recall

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People take dozens of uncalculated risks each day. Every time they swallow a pill, bite into a burger or get behind the wheel, they are trusting the systems that delivered those products to market.

But there are instances when the risks become too hard to ignore, like the giant recall of vehicles with potentially explosive airbags made by Takata. The airbags can spew metal fragments, causing life-altering injuries or death. More than 19 million vehicles from 12 automakers have already been recalled in the United States, and now two manufacturers have extended recalls for certain 2015 and 2016 models. Other incidents are still under investigation.

“Consumers may ask, ‘Should I be worried about the airbags in my vehicle, even if they are not now under recall?’” Mark Rosekind, the administrator of the National Highway Traffic Safety Administration, said at a recent meeting.

It's a legitimate question. Unless Takata can prove that the airbag inflaters in question are safe, millions of additional vehicles could eventually be recalled. As safety advocates point out, the probability of injury is low, but the associated risks are high, leaving consumers in an uncomfortable position.

For some car owners, the solution is as easy as taking their recalled vehicle to a dealership for a repair. But what should you do if you have to wait for parts? And what about drivers who may be wondering about the safety of Takata airbags that have not been recalled, particularly if they're in the market for a new vehicle and want to avoid the mess entirely?

These aren't easy situations to navigate. "You want to be able to rely on a safety feature to function properly each time," said Sean Kane, president of Safety Research and Strategies, a research and consulting firm. "And it is unclear just how frequently they are not going to perform properly."

The root cause of the explosions has yet to be determined, though automakers initially blamed isolated manufacturing problems. More recently, however, regulators have pointed to ammonium nitrate, the chemical propellant used by Takata to inflate the airbags. It can destabilize over time and violently rupture the metal casing, or inflater, sending metal shards flying inside the vehicle.

Eight deaths and more than 100 injuries have been linked to the defective airbags. And though a 2012 study raised questions about ammonium nitrate, Takata waited more than two years to share the information with regulators.

Given everything it knows thus far, the National Highway Traffic Safety Administration recently laid out which vehicle repairs were most urgent and should take priority, since there aren't enough parts available to immediately fix every recalled vehicle. The sheer size and complexity of the recall means that it will take several years for the problem to be fully addressed. Takata is making only 30 percent of the replacement parts, so other manufacturers will have to retrofit their inflaters to fit the various recalled models.

Which airbags are at the highest risk? Those with older inflaters, specifically those more than five to seven years old, appear to be more likely to rupture than newer ones. And those that have spent a continuous stretch of time in areas of high heat and humidity, like the Gulf Coast, are also at higher risk because the moisture affects the structure of the ammonium nitrate.

Driver-side inflaters are more likely than passenger-side ones to cause fatal injuries, though it is unclear whether that is because a driver is always present, increasing the odds. Cars with problematic inflaters on both the driver and passenger side also pose greater dangers.

With that in mind, regulators organized the recalls into three groups. Top priority is being given to cars that are generally from model years 2008 or older, and that were originally sold or (ever) registered in areas of “high absolute humidity,” including Alabama, Florida, Georgia, Hawaii, Louisiana, Mississippi, Texas and Puerto Rico. Vehicles in that group must have parts available by the end of March, but regulators said manufacturers had until the end of 2017 to swap out most of the defective inflaters.

Muddling matters further, some car owners will have to get their airbag inflaters replaced twice: Since non-Takata inflaters are not being produced quickly enough, some vehicles are simply receiving an identical Takata ammonium nitrate inflater as a temporary fix. Since those airbags are new, their installation essentially resets the clock. (Final repairs must be done no later than the end of 2019).

Drivers who find themselves waiting for a replacement part should ask dealers for a loaner car, though regulators said they didn’t have the authority to require automakers to provide them. “Why should you ride in a car with a ticking time bomb?” said Clarence Ditlow, executive director of the Center for Auto Safety, a consumer advocacy group.

Regulators emphasized that consumers should not try to buy replacement parts on their own. Nor do they recommend disabling the Takata airbags,

because they deploy correctly more often than not. In tests of 115,000 returned Takata inflators, the National Highway Traffic Safety Administration said 450 ruptured. But with some inflators, 10 to 20 ruptured of every 1,000 tested, while others did not rupture nearly as often.

“Even among the highest-risk inflators, ruptures are not common,” Mr. Rosekind said at the recent meeting. “But as we’ve said, even these low odds of rupture are unacceptably high. And some consumers may prefer not to drive their vehicle until it is fixed.”

Dr. David Lilienfeld, a physician from Foster City, Calif., found himself in this predicament. He said he and his wife had owned about half a dozen Hondas over the years and rarely gave competing brands a second look. But after waiting nearly five months for the airbag in his 2004 Honda Civic to be fixed, his loyalty began to waver.

Dr. Lilienfeld, 58, called two dealerships in July, which took down his contact information and told him he could be waiting awhile. Months passed. “This is absurd to have to wait five months for something that is potentially deadly to be repaired,” he said.

That finally changed last week, when he escalated his complaint by calling Jeffrey Conrad, senior vice president and general manager of Honda. The next day, his car was picked up and towed into the Honda service bay.

“At least my faith in the company has been restored, though I don’t think it should have required my talking with a V.P. to do it,” he added.

By contrast, Libbie Nofzinger, a 25-year-old student from Toledo, Ohio, had a more seamless experience. When she took her 2004 Honda Accord to the dealer for an oil change last month, workers noticed that it had been recalled and provided her with a rental car while it was repaired. “It was pretty easy,” she said. “I got my car back the next morning.”

Millions of additional vehicles with Takata's ammonium nitrate inflaters are still on the road and will be recalled at the end of 2018 unless new information surfaces establishing that they are safe. Another category of Takata inflaters now uses a desiccant, a chemical that helps combat the effects of moisture, in an attempt to make ruptures less likely. But regulators said even those would be recalled unless Takata can demonstrate their long-term safety by the end of 2019.

Regulators have banned Takata from using ammonium nitrate for new orders, though it can still fulfill existing orders using the propellant. It must fully phase out its use of ammonium nitrate by the end of 2018, though several of Takata's customers — including Honda, Nissan and Toyota — have already dropped the company as their supplier for airbag inflaters in new models.

Consumers who are in the market for a new or used car, or who are wondering what type of inflater is buried within their steering wheel, have their work cut out for them. I called Honda customer service in an attempt to figure out what kind of airbag was in my family's Honda, even though it hasn't been recalled. Two different representatives told me I'd have to ask the dealer, but when I called two dealers, they said I'd have to ask the manufacturer.

When I called Honda again, I was assigned a case number and a manager called me back the next day. She said it was possible that the inflater was made by Autoliv, another manufacturer, but to be certain I'd have to pay for a mechanic at a dealer to physically check.

Five manufacturers — BMW, Fiat Chrysler, Ford, Honda and Mazda — account for about 14 million of the 19 million recalled vehicles, which can be found on safercar.gov. But most of the deaths and injuries occurred in vehicles from Honda, which recalled 6.28 million Hondas and Acuras. The company has confirmed six deaths in the United States and more than 60 injuries.

Generally speaking, the Takata recalls have not hurt the book value of affected vehicles, according to Kelley Blue Book and Edmunds, two services

that track the market.

Ultimately, however, even some shiny new cars being driven off lots now will probably be recalled. Joan Claybrook, a former administrator of the National Highway Traffic Safety Administration and a longtime consumer safety advocate, suggested that before purchasing a new vehicle, buyers should find out what kind of airbag it has.

An even bigger concern of hers, she said, is the safety agency's ability to stay ahead of future problems. "It is really important to understand that Congress is starving this agency to death, and that undercuts its ability to handle these safety issues," said Ms. Claybrook, who called the agency's budget minuscule. "And I'd say this is an emergency issue."

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