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MyTSV Report: How 41% Rent Surge and 222% CAC Spike Are Squeezing US Households and Local Firms

Data-driven study reveals why headline CPI at 3.5% hides real pain and unveils a survival blueprint for families and SMBs via mytsv.com

Main Street trust in action — neighbors scan Verified Local QR codes while trades and a cafe share The Squeeze and the Survival Blueprint from mytsv.com, proving local businesses compete on trust, not ads.

DEERFIELD, IL, UNITED STATES, August 4, 2026 /EINPresswire.com/ -- MyTSV.com, the structured video directory built to make local businesses visible and trusted, today announced the release of its July 2026 Industry Report: The Squeeze and the Survival Blueprint: How American Households and Local Businesses Are Adapting to a New Economic Reality.

The report challenges the headline economic narrative. According to the U.S. Bureau of Labor Statistics, the Consumer Price Index for All Urban Consumers (CPI-U) increased 3.5 percent from June 2025 to June 2026, after falling 0.4% in June – the largest single-month decline since April 2020. Core inflation, which excludes food and energy, rose 2.6% over the 12 months through June.

Yet the report documents a persistent "felt inflation" gap. Rent has climbed roughly 41% since 2019, auto insurance about 32%, and groceries near 25% – all materially outpacing headline CPI for six consecutive years. The findings are grounded in data from the Bureau of Labor Statistics, the Federal Reserve, the U.S. Small Business Administration, ADP Research Institute, Pew Research Center, National Bureau of Economic Research, and Harvard Business Review.

Why the Numbers Feel Wrong

The Federal Reserve has held its target range at 3-1/2 to 3-3/4 percent effective June 18, 2026, after keeping rates steady at 3.5% to 3.75% in its first meeting of 2026. Federal Reserve Chairman Kevin Warsh has reiterated there is no "soft target" – only a 2% goal.

That "higher for longer" posture continues to compress margins for the 33 million small businesses that power the U.S. economy. In fiscal 2024, new SBA small business financings topped 100,000 for the first time in 16 years, with capital impact rising to $56 billion – a sign of both resilience and rising dependence on outside capital.

For households, nominal wage growth of □3.8% has technically outpaced CPI, but averages hide distribution. Private-sector hourly earnings rose from □$28 in 2019 to $35.80 in 2025, yet real gains were thin and uneven.

The Small Business Crisis: When Customer Acquisition Breaks

The report's central warning for local, service-based businesses: acquisition costs have become structurally unviable.

According to ProfitWell and SimplicityDX benchmarking covering 14,800 companies globally, the 222% eight-year CAC increase has continued with a further 18.4% year-over-year rise recorded in 2025 alone, bringing compounded increase to 263% over nine years. In 2013, merchants lost on average $9 for every new customer acquired, but today merchants lose $29, a 222% rise in the last eight years, with the same trend confirmed across e-commerce profitability studies.

Small businesses under $10M in revenue already allocate □28% of marketing budgets to SEO – the highest share of any channel – signaling a flight from rented, auction-based attention to owned, compounding discovery.

The Survival Blueprint – Key Findings Released by MyTSV.com:

For Households:

Job mobility as an inflation hedge: ADP data shows pay growth for job stayers slowed to 7.2% while job changers saw 14.3% – a premium that has narrowed but remains the most direct lever workers control.
Liquidity over accumulation: Prioritizing a liquid reserve to avoid high-interest borrowing during 60-day cash crunches.
Category-specific budgeting: Benchmarking raises against rent, insurance, and groceries – not headline CPI.
For Local Businesses:

Shift from rented to owned visibility: Investing in organic local SEO, structured video directory listings, and Local Business schema instead of pay-per-click auctions dominated by national brands.
Trust infrastructure: Video proof of service, verified reviews, and consistent NAP data to satisfy both human trust and AI search evaluation.

Hyper-local ecosystem marketing: Co-marketing with adjacent repair, trade, and wellness providers. The report's Resilience Matrix finds repair & maintenance, health & wellness, and licensed trades (plumbing, electrical, HVAC) rate High resilience in downturns, while discretionary and luxury rate Low.
"Headline CPI at 3.5% tells one story; a 41% cumulative rent increase tells the one families actually live," said Aybek Izzatov, founder of MyTSV.com. "And when it costs $29 to lose a customer instead of $9, local businesses can't buy their way out. They have to earn trust in a way that compounds. That's why we built mytsv.com – structured video, real service proof, and local discovery that doesn't reset to zero when the ad budget runs out."

The full 15-page July 2026 report, including the Wealth Erosion Gap table, Hyper-Local Resilience Matrix, and SEO & AI Search Keyword Map, is available for free at https://mytsv.com/blogs/the-squeeze-and-the-survival-blueprint-how-american-households-and-local-businesses-are-adapting-to-a-new-economic-reality-550 . The report will be updated as new BLS, Federal Reserve, and SBA data is released.

About MyTSV.com
MyTSV.com is a structured video directory empowering local service businesses to build visible, trusted, and AI-search-ready digital presence. Unlike traditional directories, MyTSV focuses on video proof, verified business data, and hyper-local ecosystem discovery to lower customer acquisition costs and increase community trust.

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Mr Izzatov
MYTSV
+1 6302977501
info@mytsv.com
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