MyTSV.com Releases Illinois Auto Dealer Profitability and Inventory Analysis

Report analyzes margin compression, floor plan costs and hyper-local buyer intent as dealers adapt to 84-day inventory levels

Hybrid SUV vs. pure EV in Illinois winter conditions on I-90 West to Rockford. Hybrid shows 500+ mile range with no charging needed; pure EV shows 12% battery and □30 mile range at -10°C / 14°F. mytsv.com

DEERFIELD, IL, UNITED STATES, August 14, 2026 /EINPresswire.com/ -- MyTSV.com released a comprehensive analysis on Aug. 11, 2026, examining profitability challenges facing franchised and [independent automotive dealers](#) across Illinois. The report focuses on operations in Chicagoland, the Collar Counties and Downstate markets including Peoria, Rockford, Springfield and the Metro East corridor. The analysis was developed to address margin compression, elevated holding costs and evolving consumer powertrain preferences.

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>
> *Aybek Izzatov, Founder at MyTSV.com*

National [new-vehicle inventory](#) has surpassed 2.85 million units, pushing average days' supply to 79 to 84 days across multiple brands, with certain 2026 full-size SUVs and electric crossovers exceeding 100 days. Average transaction prices remain between $48,600 and $49,400 while retail auto loan rates range from 6.8 percent to 9.5 percent, extending consideration cycles. New-vehicle gross profit per vehicle retailed has retreated to approximately $3,284 from $4,500 to $6,000 during 2021-2023. At a 7.5 percent floor plan rate, a $48,000 unit accrues $9.86 in daily interest, or $828.24 over 84 days, eroding more than one-third of a $2,500 front-end margin before reconditioning, [commission and marketing](#). Used-vehicle profit has shown parallel volatility at regional wholesale markets including Manheim Chicago and ADE Chicago, while Finance and Insurance income has averaged $1,850 to

$2,250 per vehicle.

"Illinois dealers are operating in an environment where holding-cost discipline is as important as sales execution," said Aybek Izzatov, Founder at MyTSV.com. "Reducing market days' supply through hyper-local demand capture has become a direct mechanism for protecting gross profit and lowering customer acquisition cost."

KEY HIGHLIGHTS

Inventory and Margin Pressure: 84-day average supply drives $828 in floor plan interest on a $48,000 unit at 7.5 percent, reducing front-end gross by 33 percent on compressed margins.

Powertrain Realignment: Following the One Big Beautiful Bill Act phase-out of 30D and 45W credits effective after Sept. 30, 2025, hybrid electric vehicles show faster turn rates and stronger residual retention than battery electric vehicles in Midwest winter conditions.

Regulatory and Cost Environment: Illinois advertising remains governed by Title 14, Part 475 and the Motor Vehicle Franchise Act under 815 ILCS 710, with additional obligations under HB 880 and the $500 Dealer Recovery Trust Fund fee.

The report forecasts floor plan rates will remain above 7 percent through the next four quarters, sustaining pressure on aging units. Hybrid models are projected to reach record share in Illinois due to commuter patterns along Interstates 90, 88, 55 and 57 and cold-weather performance advantages. The analysis anticipates increased cancellation of national third-party lead aggregator contracts priced above $10,000 per month as dealers reallocate budgets to first-party, radius-based channels. MyTSV.com positions its platform around hyper-local inventory syndication within 10- to 25-mile primary market areas, zero-party intent capture covering budget, powertrain and trade timeline, algorithmic promotion of units approaching 45 to 60 days, and listing formats designed for Title 14, Part 475 compliance including total price disclosure and 10-point disclaimer standards. Additional information is available at https://mytsv.com/blogs/the-silent-profit-bleed-how-illinois-car-dealers-are-fighting-84-day-inventory-traps-margin-compression-and-the-hyper-local-battle-for-buyer-intent-552

REFERENCED SOURCES & CITATIONS

Primary Source: MyTSV.com - The Silent Profit Bleed: How Illinois Car Dealers Are Fighting 84-Day Inventory Traps, Margin Compression, and the Hyper-Local Battle for Buyer Intent
Supporting Citations: Cox Automotive new-vehicle days' supply data, Manheim Chicago and ADE Chicago wholesale valuation trends, One Big Beautiful Bill Act provisions for 30D and 45W credit phase-out effective Sept. 30, 2025, Illinois Administrative Code Title 14, Part 475 Motor Vehicle Advertising Rules, Illinois Motor Vehicle Franchise Act 815 ILCS 710, Illinois HB 880 Dealer Recovery Trust Fund

ABOUT / BOILERPLATE
About MyTSV.com: MyTSV.com is an Illinois-based video business directory and hyper-local marketing platform that connects consumers with verified local service providers. The company offers inventory syndication, business profiling, video content distribution and buyer intent attribution for automotive, home services and professional categories. Operating across Chicago, the Collar Counties and Downstate Illinois, the platform emphasizes transparent pricing, regulatory-compliant listings and radius-based targeting to reduce customer acquisition costs. MyTSV.com serves independent operators and multi-location groups seeking measurable return on ad spend and improved inventory velocity.

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