2026 Dealership Facts and Figures – Used Vehicle Sales

Retail unit sales of used vehicles have declined slightly for the nine months ending September 30, 2026, as compared to the same period in 2025. Inventory levels sit around a 44-day supply. More hybrid and EV units are finding their way into used inventory as they come off lease.

Summary

Used vehicle unit sales are down year over year approximately 2%, though the sales of certified preowned vehicles and off lease EVs is stronger. The average used vehicle listing price for 2026 is approximately $28,000 – an increase of nearly 7% when compared to 2025. Budget shoppers (those looking for used vehicles under $15,000) continue to find fewer available options.

Dealer Profitability on Used Vehicle Sales - Comparison

	2026	2025	Change
Gross Profit/Vehicle	$1,521	$1,611	-$90
F&I Income/Vehicle	$1,602	$1,575	$27
Combined/Vehicle	$3,123	$3,186	-$63

Unit Sales Decline

- Nearly ***60%*** of our dealer clients reported a drop in retail unit sales.
- For our dealer clients the average sales price of a used vehicle at retail for 2026 was ***$30,350***. For 2025 the average sales price at retail was ***$29,725***.
- While our dealer clients had a higher average retail sales price than the national average, they saw a smaller increase year over year.

Vehicle Margins Continue to Decline

- As the chart above illustrates, straight vehicle margins have decreased, a continuing trend over the past few years.
- Grosses are returning to pre-pandemic levels.

F&I Helps to Offset the Vehicle Grosses

- As detailed in the chart, F&I income generated on used vehicles continues to steadily rise.
- Our dealer clients fall right within the national average of F&I income per vehicle.
- The number of products sold on each deal remains flat.

Conclusion

The overall used vehicle retail market remains stable in terms of both pricing and inventory availability. Consumer loan interest rates are elevated and will affect a consumer's buying decisions. Affordable inventory remains limited as consumers hold on to

vehicles longer. Dealers should focus their efforts on acquiring off lease vehicles including selective EV and hybrid models and marketing certified preowned vehicles, especially SUVs and trucks. Consumers are prioritizing reliability and will also be more inclined to purchase extended warranty products to cover any major mechanical issues. A greater emphasis should be placed on generating profits from the F&I department to offset shrinking vehicle grosses.

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