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F&I MARKET CONTEXT · BLS REPAIR-COST INFLATION

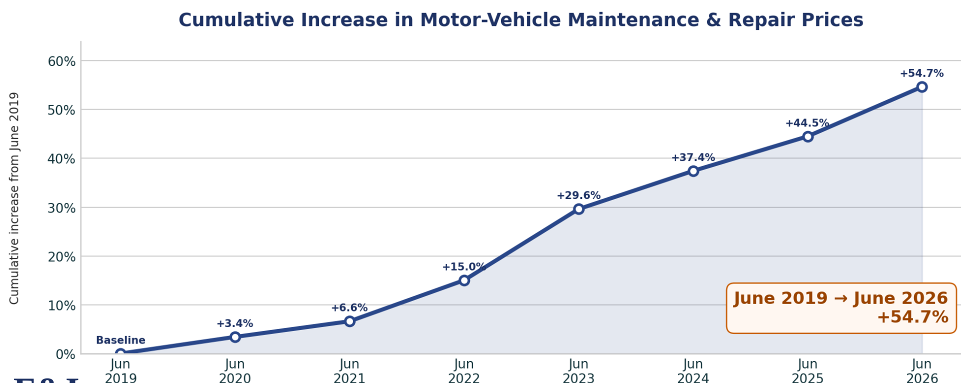
Repair Costs Are Up 54.7% Since 2019

The consumer price index for motor-vehicle maintenance and repair has climbed sharply since June 2019. That changes the financial context for consumers evaluating long-term vehicle protection.

+54.7%	+7.0%	295.670	457.313	$1,547
Cumulative increase **Jun. 2019 to Jun. 2026**	Latest 12-month rise **Jun. 2025 to Jun. 2026**	June 2019 CPI **1982–84 = 100**	June 2026 CPI **1982–84 = 100**	Equivalent of a **2019 $1,000 repair***

The Consumer Case Has Changed

The BLS maintenance-and-repair CPI increased from 295.670 in June 2019 to 457.313 in June 2026. A repair expense that moved with this CPI category would be about 54.7% higher today.



What It Means for F&I

- **Repair-cost inflation is the backdrop.** The measure is up 54.7% from June 2019, reinforcing the value discussion around unexpected future repair expenses.
- **Use the figure precisely.** This CPI measures consumer prices for motor-vehicle maintenance and repair; it does not predict the exact price of every repair.
- **Make the value conversation tangible.** A $1,000 repair in the June 2019 cost environment corresponds to roughly $1,547 at the June 2026 index level.*

Data: U.S. Bureau of Labor Statistics, CPI-U series CUUR0000SETD, “Motor vehicle maintenance and repair,” not seasonally adjusted. June observations. *Illustrative CPI-index equivalence, not a quote or prediction for a specific repair.