

Midsize SUV Decision

Milwaukee household · 3-row SUV · snowy winters · 8–10 year hold · Updated May 21, 2026
(rev. 2 — added Pilot)

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The Bottom Line

Priority	Pick	Why
Best overall (sweet spot)	CPO 2022–23 Highlander XLE AWD \$30K–\$34K	Toyota reliability + depreciation already absorbed. CPO adds 7yr/100K powertrain. Best \$/year of any option here.
Best new / reliability first	2025 Highlander Hybrid XLE AWD ~\$48–52K OTD	Lowest annual repair cost in segment. Best 5-yr resale. Hybrid pays back in fuel over 8 years.
Best sticker price	2025 Kia Telluride LX/EX AWD from \$36K	Cheapest new entry + 10yr/100K warranty + IIHS Top Safety Pick+ 3 years running. Best 3rd row.
Biggest interior (new)	2024–25 Chevy Traverse AWD from \$36K	Largest 3rd row in comparison. New platform — reliability unproven; eyes open on GM history.
Premium feel, skip 3rd row	Mazda CX-90 Turbo AWD from \$42K	Best interior quality in segment. AWD standard. 3rd row too tight for regular adult use.
Pass for 8-yr Milwaukee hold	Ford Explorer (2020–23) Kia Carnival (any year)	Explorer: recall density + repair costs. Carnival: no AWD — wrong call for Wisconsin winters.

Head-to-Head Comparison

All prices 2025/2026 MY MSRP. Repair costs from RepairPal. Reliability from Consumer Reports March 2025.

	Highlander	Explorer	Telluride	Traverse (2024+)	CX-90	Atlas	Pilot
Base MSRP	\$39,270	\$39,755	\$36,390	\$36,095	\$42,260	\$36,995	\$38,995

	Highlander	Explorer	Telluride	Traverse (2024+)	CX-90	Atlas	P
Mid trim OTD (WI)	~\$47–50K	~\$50–53K	~\$43–46K	~\$44–48K	~\$47–51K	~\$43–47K	~4
Hybrid / PHEV	Yes	No	Yes (2026)	No	PHEV only	No	N
AWD	Optional (+\$1,600)	Optional (+\$2,000)	Optional (+\$2,000)	Optional (+\$2,000)	Standard	Standard (most trims)	S (I
Powertrain warranty	5yr/60K	5yr/60K	10yr/100K	5yr/60K	5yr/60K	5yr/60K	5
CR brand rank	3rd	13th	Strong	Below avg (new gen TBD)	Top 5	Mixed	T (I
RepairPal annual cost	\$489	\$732	~\$500	TBD	~\$450	~\$600	~
Recalls (last 9 MY)	66	117	Low	TBD	Low	Moderate	L n
3rd row legroom	27.7"	32.2"	34.8"	33.5"	29.6"	32.9"	3
3rd row verdict	Kids only	Kids only	Best in class	Good	Tight / skip	Good	G
Cargo (3rd row up)	16.0 cu ft	16.3 cu ft	21.0 cu ft	23.0 cu ft	14.3 cu ft	20.6 cu ft	1
5-yr TCO (Edmunds)	\$56–60K	\$60–65K	\$52–57K	\$54–59K	\$57–62K	\$55–60K	\$
5-yr resale	~64% retained	~50% retained	~55% retained	~52% retained	~58% retained	~50% retained	~r
IIHS rating (2025)	Top Safety Pick+	Top Safety Pick+	Top Safety Pick+	Top Safety Pick	Top Safety Pick+	Top Safety Pick	T S P

Known Issues — Quick Reference

Vehicle	Key Issues
Highlander (gas, 2020–21)	Engine stall recall (NHTSA 20V162000). Fuel gauge errors. Panoramic sunroof shatter (low probability). 2023+ turbo: some throttle lag reports.
Highlander (2020–23,	Front bumper cover detachment recall (~750K vehicles, cosmetic).

Vehicle	Key Issues
broad)	
Explorer (2020–23)	10-speed transmission failures (1/3 of NHTSA complaints). Intake valve fracture recall Aug 2024. Rear axle bolt recall (2023). High dealer repair costs.
Telluride (2020–23)	Early 2020 models had minor build-quality noise. Post-2021 production well-debugged. Target 2023–24.
Traverse (2024+)	New platform — no multi-year field data yet. GM reliability historically uneven. Budget for the unknown.
CX-90 (2024+)	First-gen PHEV software updates reported in year 1. Gas 3.3T model more settled. Tight 3rd row is a design choice, not a defect.
Atlas (2021+)	Early infotainment bugs (improved with updates). VW dealer service costs run high in Milwaukee market.
Palisade (2025)	Early 2025 production has QC noise (unconnected fluid lines, CEL at low miles). Prefer 2024 or wait on 2025.
Carnival	No AWD — structural liability for Wisconsin winters. Otherwise reliable.
Pilot (2023+, 4th gen)	New 10-speed automatic (resolved prior 9-speed issues). Early 2023 production had minor infotainment software updates; 2024+ is clean. Strong first-year field reliability. Avoid 2019–2022 (3rd gen) — 9-speed torque converter shudder on some units.

Milwaukee-Specific Factors

Winter tires — The single highest-ROI purchase you'll make. A FWD vehicle on Blizzaks outperforms AWD on all-seasons in stopping distance. AWD + winter tires is the gold standard. Budget \$900–1,200 for a dedicated set on steel rims (Bridgestone Blizzak WS90, Michelin X-Ice Snow, Continental VikingContact 7). On mid-November, off early April.

Salt corrosion — Toyota, Honda, and Mazda use galvanized steel and improved underbody coatings from 2017+. Annual undercarriage wash November–March is more important than the brand you choose. Ziebart Z-Shield (~\$180/year) is the local standard.

No-AWD verdict on the Carnival — For a family regularly navigating Milwaukee streets in January, FWD-only is a real liability regardless of tire quality. It's ruled out for this use case.

AWD-standard honorable mention: Subaru Ascent — If AWD-by-default is a hard requirement, the Ascent delivers it on every trim with strong reliability. Tradeoff: it's smaller than the Telluride/Highlander (tighter 3rd row, less cargo), CVT-only

transmission, and starts around \$36K. Worth a look if maximum AWD peace-of-mind matters more than 3rd-row space.

Milwaukee Dealers

Brand	Milwaukee Dealer(s)	Service Notes
Toyota	Heiser Toyota ★4.7 (1,552 reviews) Andrew Toyota, Umansky Toyota	Heiser widely regarded as best service dept in metro. Sends video walkarounds, washes after service.
Ford	Lake Ford ★4.5 (4,333 reviews) Griffin Ford, Soerens Ford	Competent but less consistently praised than Heiser.
Kia	Russ Darrow Kia (West Allis) Kia of Brookfield	Smaller service operations. Less choice if something goes wrong.
Hyundai	Boucher Hyundai (Waukesha)	Single dominant dealer — less choice if you have a service issue.
Chevy	Multiple Milwaukee dealers	GM dealer network is large; service quality varies more than Toyota.
Mazda / VW	Russ Darrow Mazda, Wilde VW	VW service costs run high. Mazda service generally well-regarded.
Honda	Boucher Honda (Milwaukee/Greenfield) Russ Darrow Honda (multiple locations)	Strong service network in metro. Honda quality well-regarded; less "best in city" designation than Heiser Toyota but consistently competent.

Used vs. New — The Math

Option	Approx. Price	Est. Annual Cost (8 yr hold)	Notes
New 2025 Highlander XLE AWD	~\$48K OTD	~\$5,400	Full warranty, latest safety tech
CPO 2022 Highlander XLE AWD (~30K mi)	~\$32K	~\$3,400	Sweet spot CPO adds 7yr/100K powertrain. Best \$/year.
CPO 2023 Highlander Hybrid XLE AWD	~\$36–38K	~\$3,800	Best long-run. Find one with CPO.
New 2025 Traverse LT AWD	~\$44K OTD	~\$5,100	Largest interior. Reliability TBD on new gen.
New 2025 Telluride EX AWD	~\$44K OTD	~\$4,900	Best warranty in class stacks well vs Highlander.

Option	Approx. Price	Est. Annual Cost (8 yr hold)	Notes
New 2025 Explorer ST-Line AWD	~\$50K OTD	~\$6,200	Higher repair expectation + weaker resale = most expensive option here.
Used 2022 Explorer XLT AWD (~30K mi)	~\$28K	~\$3,600	Cheap sticker, but lands in worst transmission vintage. Skip.

Financing & Purchase Stack (May 2026)

Step	Action	Est. Saving
1. CU pre-approval	Pull quotes from Educators CU + Landmark CU (or UWCU). 5 min online each. Gives you a hard rate ceiling.	\$400–\$1,200 vs bank rate
2. Costco Auto Program	Run quote on your target trim. Binding pre-negotiated price sheet.	\$1,500–\$3,000 off sticker
3. Sign-up bonus card	Chase Sapphire Preferred or Capital One Venture. Put \$3–5K down payment on it to clear the welcome bonus spend.	\$750–\$1,250 in points value
4. Manufacturer rate check	Toyota: 4.99% APR (72mo). Ford: 1.9–2.9% APR (strong). Kia: 0% on remaining 2025 Telluride stock.	Up to \$4,500 vs bank rate
5. Stack	Take the bigger of: CU rate + cash rebate, or manufacturer low APR. Apply Costco/AAA incentive on top.	—

Right now (May 2026): 850K+ unsold 2025 units nationally means stronger incentives on outgoing 2025 stock than fresh 2026s. Ask about leftover 2025 inventory specifically. Best timing windows: August–October (model-year clearance) and December (year-end stack).

Model Years to Target

Vehicle	Target Years	Reason
Highlander (gas)	2022	Last year of proven 3.5L V6. Fewer 1st-year turbo teething issues.
Highlander Hybrid	2022 or 2023	Mature 4th-gen hybrid system, post-software-recall builds.
Telluride	2023 or 2024	Post-refresh, well-debugged. Strong field record.
Traverse	2024+ (new gen only)	Avoid pre-2024 entirely — different vehicle, weaker reliability story.

Vehicle	Target Years	Reason
CX-90	2025+	Year 1 software updates resolved. More settled production.
Atlas	2024+ (post-refresh)	Addressed early infotainment issues. VW's reliability still mixed.
Palisade	2024 (preferred)	2025 early production has QC noise. 2024 is the refined sweet spot.
Explorer	None recommended (used) 2024+ only (new)	Avoid 2020–2023 used due to recall density and transmission risk.
Pilot	2023 or 2024	4th gen (2023+) is the new platform. 2024 is cleanest — first-year infotainment issues fully resolved.

Sources: Edmunds TCO, KBB pricing/depreciation, Consumer Reports March 2025 brand reliability, J.D. Power 2025 IQS, RepairPal annual repair estimates, IIHS 2024–25 ratings, NHTSA recall/complaint data, CarComplaints.com owner reports. Pricing reflects 2025–26 MY MSRP and varies by dealer, incentive, and inventory.