

ALABAMA

AUTO LOAN DEBT BY THE NUMBERS

1,298,550
PEOPLE WITH AUTO LOAN DEBT

\$34,109
AVERAGE NEW¹
LOAN BALANCE

+33.6%
INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$27,126
AVERAGE LOAN
BALANCE

+30.7%
INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

10.7%
AVERAGE NEW¹
LOAN APR

13.8%
SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

ALASKA

AUTO LOAN DEBT BY THE NUMBERS

153,230

PEOPLE WITH AUTO LOAN DEBT

\$38,030

AVERAGE NEW¹
LOAN BALANCE

+52.1%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$27,780

AVERAGE LOAN
BALANCE

+26.7%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

8.8%

AVERAGE NEW¹
LOAN APR

39.4%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

ARIZONA

AUTO LOAN DEBT BY THE NUMBERS

1,934,900

PEOPLE WITH AUTO LOAN DEBT

\$35,165

**AVERAGE NEW¹
LOAN BALANCE**

+36.9%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$27,425

**AVERAGE LOAN
BALANCE**

+30.1%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

10.7%

**AVERAGE NEW¹
LOAN APR**

20.6%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

ARKANSAS

AUTO LOAN DEBT BY THE NUMBERS

842,545

PEOPLE WITH AUTO LOAN DEBT

\$33,925

**AVERAGE NEW¹
LOAN BALANCE**

+32%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$28,062

**AVERAGE LOAN
BALANCE**

+27.3%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

9.8%

**AVERAGE NEW¹
LOAN APR**

15.1%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

CALIFORNIA

AUTO LOAN DEBT BY THE NUMBERS

9,096,505

PEOPLE WITH AUTO LOAN DEBT

\$35,373

**AVERAGE NEW¹
LOAN BALANCE**

+34.7%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$25,500

**AVERAGE LOAN
BALANCE**

+26.5%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

9.9%

**AVERAGE NEW¹
LOAN APR**

13.5%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

COLORADO

AUTO LOAN DEBT BY THE NUMBERS

1,490,940

PEOPLE WITH AUTO LOAN DEBT

\$31,975

**AVERAGE NEW¹
LOAN BALANCE**

+27.4%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$24,758

**AVERAGE LOAN
BALANCE**

+21.8%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

9.3%

**AVERAGE NEW¹
LOAN APR**

13.4%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

CONNECTICUT

AUTO LOAN DEBT BY THE NUMBERS

926,420

PEOPLE WITH AUTO LOAN DEBT

\$30,301

**AVERAGE NEW¹
LOAN BALANCE**

+31.6%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$21,074

**AVERAGE LOAN
BALANCE**

+25.5%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

9%

**AVERAGE NEW¹
LOAN APR**

7.7%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

DELAWARE

AUTO LOAN DEBT BY THE NUMBERS

291,720

PEOPLE WITH AUTO LOAN DEBT

\$31,757

AVERAGE NEW¹
LOAN BALANCE

+32.3%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$24,472

AVERAGE LOAN
BALANCE

+25.4%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

9.8%

AVERAGE NEW¹
LOAN APR

20%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

DISTRICT OF COLUMBIA

AUTO LOAN DEBT BY THE NUMBERS

93,445

PEOPLE WITH AUTO LOAN DEBT

\$28,225

AVERAGE NEW¹
LOAN BALANCE

+11.9%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$22,266

AVERAGE LOAN
BALANCE

+25%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

12%

AVERAGE NEW¹
LOAN APR

13.2%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

FLORIDA

AUTO LOAN DEBT BY THE NUMBERS

6,754,715

PEOPLE WITH AUTO LOAN DEBT

\$36,971

**AVERAGE NEW¹
LOAN BALANCE**

+43.1%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$27,067

**AVERAGE LOAN
BALANCE**

+33.7%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

10%

**AVERAGE NEW¹
LOAN APR**

18.2%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

GEORGIA

AUTO LOAN DEBT BY THE NUMBERS

2,785,035

PEOPLE WITH AUTO LOAN DEBT

\$35,130

**AVERAGE NEW¹
LOAN BALANCE**

+32.7%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$27,413

**AVERAGE LOAN
BALANCE**

+30.5%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

11.6%

**AVERAGE NEW¹
LOAN APR**

13.5%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

HAWAII

AUTO LOAN DEBT BY THE NUMBERS

272,690

PEOPLE WITH AUTO LOAN DEBT

\$34,960

**AVERAGE NEW¹
LOAN BALANCE**

+29.2%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$24,884

**AVERAGE LOAN
BALANCE**

+22.9%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

9.1%

**AVERAGE NEW¹
LOAN APR**

8.5%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

IDAHO

AUTO LOAN DEBT BY THE NUMBERS

525,745

PEOPLE WITH AUTO LOAN DEBT

\$33,738

AVERAGE NEW¹
LOAN BALANCE

+49.1%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$26,346

AVERAGE LOAN
BALANCE

+30.5%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

8.8%

AVERAGE NEW¹
LOAN APR

19.9%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

ILLINOIS

AUTO LOAN DEBT BY THE NUMBERS

3,004,925

PEOPLE WITH AUTO LOAN DEBT

\$31,519

**AVERAGE NEW¹
LOAN BALANCE**

+32%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$23,647

**AVERAGE LOAN
BALANCE**

+27.2%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

10.1%

**AVERAGE NEW¹
LOAN APR**

9.5%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

INDIANA

AUTO LOAN DEBT BY THE NUMBERS

1,826,440

PEOPLE WITH AUTO LOAN DEBT

\$29,769

**AVERAGE NEW¹
LOAN BALANCE**

+38.4%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$23,140

**AVERAGE LOAN
BALANCE**

+28.2%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

10.6%

**AVERAGE NEW¹
LOAN APR**

11.3%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

IOWA

AUTO LOAN DEBT BY THE NUMBERS

820,875

PEOPLE WITH AUTO LOAN DEBT

\$29,463

AVERAGE NEW¹
LOAN BALANCE

+32.4%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$23,610

AVERAGE LOAN
BALANCE

+25.8%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

9.3%

AVERAGE NEW¹
LOAN APR

12.8%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

KANSAS

AUTO LOAN DEBT BY THE NUMBERS

725,670

PEOPLE WITH AUTO LOAN DEBT

\$31,312

AVERAGE NEW¹
LOAN BALANCE

+39.9%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$24,843

AVERAGE LOAN
BALANCE

+28.7%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

9.4%

AVERAGE NEW¹
LOAN APR

11.2%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

KENTUCKY

AUTO LOAN DEBT BY THE NUMBERS

1,081,465

PEOPLE WITH AUTO LOAN DEBT

\$30,247

**AVERAGE NEW¹
LOAN BALANCE**

+30.6%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$24,511

**AVERAGE LOAN
BALANCE**

+29.7%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

10.5%

**AVERAGE NEW¹
LOAN APR**

14.8%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

LOUISIANA

AUTO LOAN DEBT BY THE NUMBERS

1,145,925

PEOPLE WITH AUTO LOAN DEBT

\$38,010

**AVERAGE NEW¹
LOAN BALANCE**

+34.4%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$29,055

**AVERAGE LOAN
BALANCE**

+26.2%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

10.4%

**AVERAGE NEW¹
LOAN APR**

18.3%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

MAINE

AUTO LOAN DEBT BY THE NUMBERS

444,840

PEOPLE WITH AUTO LOAN DEBT

\$32,718

**AVERAGE NEW¹
LOAN BALANCE**

+50%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$23,404

**AVERAGE LOAN
BALANCE**

+37.2%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

7.5%

**AVERAGE NEW¹
LOAN APR**

19.4%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

MARYLAND

AUTO LOAN DEBT BY THE NUMBERS

1,590,655

PEOPLE WITH AUTO LOAN DEBT

\$33,982

AVERAGE NEW¹
LOAN BALANCE

+34.1%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$24,980

AVERAGE LOAN
BALANCE

+25.4%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

9.9%

AVERAGE NEW¹
LOAN APR

13.8%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

MASSACHUSETTS

AUTO LOAN DEBT BY THE NUMBERS

1,658,085

PEOPLE WITH AUTO LOAN DEBT

\$30,203

**AVERAGE NEW¹
LOAN BALANCE**

+31.7%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$21,155

**AVERAGE LOAN
BALANCE**

+28.8%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

8.7%

**AVERAGE NEW¹
LOAN APR**

9.5%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

MICHIGAN

AUTO LOAN DEBT BY THE NUMBERS

2,783,770

PEOPLE WITH AUTO LOAN DEBT

\$28,580

**AVERAGE NEW¹
LOAN BALANCE**

+36.5%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$21,398

**AVERAGE LOAN
BALANCE**

+30%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

9.5%

**AVERAGE NEW¹
LOAN APR**

17.1%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

MINNESOTA

AUTO LOAN DEBT BY THE NUMBERS

1,397,000

PEOPLE WITH AUTO LOAN DEBT

\$30,109

AVERAGE NEW¹
LOAN BALANCE

+33%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$22,217

AVERAGE LOAN
BALANCE

+25.6%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

8.3%

AVERAGE NEW¹
LOAN APR

9.5%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

MISSISSIPPI

AUTO LOAN DEBT BY THE NUMBERS

741,675

PEOPLE WITH AUTO LOAN DEBT

\$34,603

AVERAGE NEW¹
LOAN BALANCE

+34.3%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$27,626

AVERAGE LOAN
BALANCE

+29.2%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

11.8%

AVERAGE NEW¹
LOAN APR

12.6%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

MISSOURI

AUTO LOAN DEBT BY THE NUMBERS

1,613,865
PEOPLE WITH AUTO LOAN DEBT

\$31,174
AVERAGE NEW¹
LOAN BALANCE

+38.1%
INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$23,940
AVERAGE LOAN
BALANCE

+27.3%
INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

10%
AVERAGE NEW¹
LOAN APR

11.7%
SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

MONTANA

AUTO LOAN DEBT BY THE NUMBERS

268,785

PEOPLE WITH AUTO LOAN DEBT

\$31,831

**AVERAGE NEW¹
LOAN BALANCE**

+42.2%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$24,897

**AVERAGE LOAN
BALANCE**

+23%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

9.4%

**AVERAGE NEW¹
LOAN APR**

12.6%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

NEBRASKA

AUTO LOAN DEBT BY THE NUMBERS

519,860

PEOPLE WITH AUTO LOAN DEBT

\$29,186

**AVERAGE NEW¹
LOAN BALANCE**

+32.3%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$23,155

**AVERAGE LOAN
BALANCE**

+24.8%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

9.2%

**AVERAGE NEW¹
LOAN APR**

12.2%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

NEVADA

AUTO LOAN DEBT BY THE NUMBERS

869,660

PEOPLE WITH AUTO LOAN DEBT

\$36,139

**AVERAGE NEW¹
LOAN BALANCE**

+34%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$27,823

**AVERAGE LOAN
BALANCE**

+30.3%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

10.9%

**AVERAGE NEW¹
LOAN APR**

14.8%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

NEW HAMPSHIRE

AUTO LOAN DEBT BY THE NUMBERS

452,155

PEOPLE WITH AUTO LOAN DEBT

\$30,319

AVERAGE NEW¹
LOAN BALANCE

+34.4%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$22,924

AVERAGE LOAN
BALANCE

+28.6%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

8.7%

AVERAGE NEW¹
LOAN APR

14.2%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

NEW JERSEY

AUTO LOAN DEBT BY THE NUMBERS

2,307,415

PEOPLE WITH AUTO LOAN DEBT

\$31,741

**AVERAGE NEW¹
LOAN BALANCE**

+32.6%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$22,653

**AVERAGE LOAN
BALANCE**

+28.9%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

10.4%

**AVERAGE NEW¹
LOAN APR**

10.2%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

NEW MEXICO

AUTO LOAN DEBT BY THE NUMBERS

592,680

PEOPLE WITH AUTO LOAN DEBT

\$35,832

**AVERAGE NEW¹
LOAN BALANCE**

+30.6%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$30,723

**AVERAGE LOAN
BALANCE**

+33.5%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

10.3%

**AVERAGE NEW¹
LOAN APR**

23.6%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

NEW YORK

AUTO LOAN DEBT BY THE NUMBERS

4,083,365

PEOPLE WITH AUTO LOAN DEBT

\$32,233

AVERAGE NEW¹
LOAN BALANCE

+33.6%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$23,555

AVERAGE LOAN
BALANCE

+30.3%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

9.2%

AVERAGE NEW¹
LOAN APR

14.8%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

NORTH CAROLINA

AUTO LOAN DEBT BY THE NUMBERS

2,871,110

PEOPLE WITH AUTO LOAN DEBT

\$33,581

**AVERAGE NEW¹
LOAN BALANCE**

+30.8%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$25,303

**AVERAGE LOAN
BALANCE**

+26.5%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

10.7%

**AVERAGE NEW¹
LOAN APR**

15.6%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

NORTH DAKOTA

AUTO LOAN DEBT BY THE NUMBERS

217,855

PEOPLE WITH AUTO LOAN DEBT

\$30,608

**AVERAGE NEW¹
LOAN BALANCE**

+25.4%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$26,511

**AVERAGE LOAN
BALANCE**

+28.3%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

7.6%

**AVERAGE NEW¹
LOAN APR**

6.1%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

OHIO

AUTO LOAN DEBT BY THE NUMBERS

3,201,385

PEOPLE WITH AUTO LOAN DEBT

\$29,323

**AVERAGE NEW¹
LOAN BALANCE**

+34.2%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$22,561

**AVERAGE LOAN
BALANCE**

+31.1%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

10.7%

**AVERAGE NEW¹
LOAN APR**

14.7%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

OKLAHOMA

AUTO LOAN DEBT BY THE NUMBERS

1,078,440

PEOPLE WITH AUTO LOAN DEBT

\$34,551

AVERAGE NEW¹
LOAN BALANCE

+36%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$28,380

AVERAGE LOAN
BALANCE

+26.4%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

9.7%

AVERAGE NEW¹
LOAN APR

18.9%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

OREGON

AUTO LOAN DEBT BY THE NUMBERS

987,800

PEOPLE WITH AUTO LOAN DEBT

\$31,203

AVERAGE NEW¹
LOAN BALANCE

+36.6%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$23,425

AVERAGE LOAN
BALANCE

+24.9%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

8.7%

AVERAGE NEW¹
LOAN APR

23.9%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

PENNSYLVANIA

AUTO LOAN DEBT BY THE NUMBERS

3,380,575

PEOPLE WITH AUTO LOAN DEBT

\$29,561

**AVERAGE NEW¹
LOAN BALANCE**

+30.9%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$22,551

**AVERAGE LOAN
BALANCE**

+28%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

9.5%

**AVERAGE NEW¹
LOAN APR**

14.8%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

RHODE ISLAND

AUTO LOAN DEBT BY THE NUMBERS

271,755

PEOPLE WITH AUTO LOAN DEBT

\$30,110

**AVERAGE NEW¹
LOAN BALANCE**

+41.2%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$20,584

**AVERAGE LOAN
BALANCE**

+29.8%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

8.6%

**AVERAGE NEW¹
LOAN APR**

8.5%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

SOUTH CAROLINA

AUTO LOAN DEBT BY THE NUMBERS

1,416,195

PEOPLE WITH AUTO LOAN DEBT

\$32,530

AVERAGE NEW¹
LOAN BALANCE

+30%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$24,960

AVERAGE LOAN
BALANCE

+28.5%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

10.8%

AVERAGE NEW¹
LOAN APR

13.3%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

SOUTH DAKOTA

AUTO LOAN DEBT BY THE NUMBERS

229,350

PEOPLE WITH AUTO LOAN DEBT

\$28,994

**AVERAGE NEW¹
LOAN BALANCE**

+26.8%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$24,089

**AVERAGE LOAN
BALANCE**

+26.6%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

8.3%

**AVERAGE NEW¹
LOAN APR**

7.6%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

TENNESSEE

AUTO LOAN DEBT BY THE NUMBERS

1,830,125

PEOPLE WITH AUTO LOAN DEBT

\$33,564

**AVERAGE NEW¹
LOAN BALANCE**

+38.4%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$26,571

**AVERAGE LOAN
BALANCE**

+30.2%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

10.3%

**AVERAGE NEW¹
LOAN APR**

20.2%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

TEXAS

AUTO LOAN DEBT BY THE NUMBERS

8,492,275

PEOPLE WITH AUTO LOAN DEBT

\$38,980

**AVERAGE NEW¹
LOAN BALANCE**

+34%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$30,904

**AVERAGE LOAN
BALANCE**

+28.5%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

10.3%

**AVERAGE NEW¹
LOAN APR**

13.8%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

UTAH

AUTO LOAN DEBT BY THE NUMBERS

964,425

PEOPLE WITH AUTO LOAN DEBT

\$30,799

AVERAGE NEW¹
LOAN BALANCE

+39.2%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$24,399

AVERAGE LOAN
BALANCE

+25.5%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

8%

AVERAGE NEW¹
LOAN APR

14.3%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

VERMONT

AUTO LOAN DEBT BY THE NUMBERS

217,635

PEOPLE WITH AUTO LOAN DEBT

\$31,444

AVERAGE NEW¹
LOAN BALANCE

+48.1%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$23,354

AVERAGE LOAN
BALANCE

+34%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

7.7%

AVERAGE NEW¹
LOAN APR

12%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

VIRGINIA

AUTO LOAN DEBT BY THE NUMBERS

2,205,775

PEOPLE WITH AUTO LOAN DEBT

\$31,907

**AVERAGE NEW¹
LOAN BALANCE**

+29.2%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$24,451

**AVERAGE LOAN
BALANCE**

+25.2%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

9.8%

**AVERAGE NEW¹
LOAN APR**

12.3%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

WASHINGTON

AUTO LOAN DEBT BY THE NUMBERS

1,817,695

PEOPLE WITH AUTO LOAN DEBT

\$33,813

AVERAGE NEW¹
LOAN BALANCE

+33.1%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$25,473

AVERAGE LOAN
BALANCE

+24.2%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

8.6%

AVERAGE NEW¹
LOAN APR

26%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

WEST VIRGINIA

AUTO LOAN DEBT BY THE NUMBERS

553,300

PEOPLE WITH AUTO LOAN DEBT

\$33,056

AVERAGE NEW¹
LOAN BALANCE

+33.9%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$27,743

AVERAGE LOAN
BALANCE

+31.7%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

10.7%

AVERAGE NEW¹
LOAN APR

17.4%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

WISCONSIN

AUTO LOAN DEBT BY THE NUMBERS

1,514,480

PEOPLE WITH AUTO LOAN DEBT

\$29,550

**AVERAGE NEW¹
LOAN BALANCE**

+39.2%

**INCREASE IN NEW LOAN
BALANCES SINCE 2018**

\$22,136

**AVERAGE LOAN
BALANCE**

+28.2%

**INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018**

8.8%

**AVERAGE NEW¹
LOAN APR**

8.3%

**SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS**

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •

WYOMING

AUTO LOAN DEBT BY THE NUMBERS

171,215

PEOPLE WITH AUTO LOAN DEBT

\$36,449

AVERAGE NEW¹
LOAN BALANCE

+40.8%

INCREASE IN NEW LOAN
BALANCES SINCE 2018

\$30,018

AVERAGE LOAN
BALANCE

+21.6%

INCREASE IN AVERAGE LOAN
BALANCES SINCE 2018

8.8%

AVERAGE NEW¹
LOAN APR

22.1%

SHARE OF NEW¹ LOANS
WITH TERMS OF 7+ YEARS

Source: Analysis by Protect Borrowers and The Century Foundation of University of California Consumer Credit Panel (UC-CCP) data

• [1] New car loans appearing on Americans' credit reports in the 4th quarter of 2025 •

• www.protectborrowers.org | May 2026 •