PENNSYLVANIA

AUTO LOAN DEBT BY THE NUMBERS

3,380,575

PEOPLE WITH AUTO LOAN DEBT

$29,561

AVERAGE NEW[1] 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 NEW[1] LOAN APR

14.8%

SHARE OF NEW[1] 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 •