TEXAS

AUTO LOAN DEBT BY THE NUMBERS

8,492,275
PEOPLE WITH AUTO LOAN DEBT

$38,980
AVERAGE NEW[1] 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 NEW[1] LOAN APR

13.8%
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 •