# Student and Auto Loan Debt Statistics, 2019-2026

These statistics are based on the Urban Institute Credit Panel, a nationally representative panel of deidentified consumer-level records from a major credit bureau. The files report national August snapshots for 2019 through 2026 and state-level estimates for August 2026. Estimates for 2019 and 2020 use a 2 percent panel (more than 5 million consumers); estimates for 2021 through 2026 use a 4 percent panel (more than 10 million consumers).

### Metric definitions:

- **% with Student Debt:** Share of people with a credit bureau record who have student loan debt, including accounts that are open, deferred, delinquent, or in collections.
- **Average Student Debt among Student Debt Holders:** Average student loan debt among people with student loan debt.
- **Average Student Debt Monthly Payment among Student Debt Holders:** Average monthly payment owed on open student loan accounts among people with open student loan accounts.
- **% with Auto Loan Debt:** Share of people with a credit bureau record who have an open auto loan or lease.
- **Average Auto Loan Debt among Auto Loan Holders:** Average auto loan debt among people with auto loan debt.
- **Average Auto Loan Monthly Payment among Auto Loan Holders:** Average monthly payment owed on open auto loan accounts among people with open auto loan accounts.
- **% with Student and Auto Loan Debt:** Share of people with a credit bureau record who have student loan debt and an open auto loan or lease. Student debt includes open, deferred, delinquent, and collection accounts.
- **Estimated # Adults with Student & Auto Loans:** Approximate number of U.S. adults with student debt and an auto loan, calculated from the adult population of each geography and assuming that 97.3 percent of adults have a credit record.
- **Average Student Debt among Student Debt & Auto Loan Holders:** Average student loan debt among people with both student and auto loan debt.
- **Average Auto Loan Debt among Student Debt & Auto Loan Holders:** Average auto loan debt among people with both student and auto loan debt.
- **Average Combined Student and Auto Loan Debt among Student Debt & Auto Loan Holders:** Average combined student and auto loan debt among people with both types of debt; equal to the sum of the two average debt measures above.

### Interpretation Note:

The student loan monthly payment measure is the amount owed on open accounts, not observed cash payments. Required payments on many federally held student loans were paused from March 2020 through September 2023, so the monthly payment series during and around this period should be interpreted cautiously.

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## Data Citation

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