

# Q3 2025 Summary: Auto Trends Reports

Highlights from our three Quarterly Trends Reports for Q3:2025

## State of the Automotive Finance Market

Average **new vehicle loan amount** was **\$42,232**, up **\$349** from Q3 2024.

Average **used vehicle loan amount** rose to **\$27,128**, up **\$333** quarter-over-quarter.

Average **new vehicle monthly payment** only increased **\$1** year-over-year, to **\$749**.

Average **used vehicle** monthly payment was **\$529**, up **\$3** year-over-year.

**Refinance average monthly savings is \$48**; Credit Unions offer the largest payment difference at **\$95**.

## Automotive Market Trends

**Total VIO** in US and CAN (all vehicle class and type) **up 1.1M** from Q2 to **347.1M**.

**EV New retail market share** (all vehicle types) in 2025 through Q3 is showing a **slight increase from full year 2024**.

**73.8% of EV** owners replaced their EV with another EV **over the most recent 12 months**

New registration volumes up **~2.5%** from prior Q3. **Tesla's popular Model Y** is the leading model in new vehicle market share.

The **aftermarket Sweet Spot in Q3** is **35.2%** of total light-duty VIO.

## Automotive Consumer Trends

**Light-duty trucks** represented **17.15%** of new, retail registrations.

**The Ford F-150** was the top model for new and used light-duty truck sales with **13.22%** of new truck market share, and **17.74%** used.

**Gen X buyers** over-index for used trucks and **Baby Boomers** over-index for new trucks.

**A higher % of used, retail truck buyers have children present** in the household, as compared to new, retail truck buyers.

**Email is the preferred channel** for the top **lifestyle segment of new truck buyers**; social the top channel for the 2nd & 3rd lifestyle segments.

To get background details on these highlights and more insights, download the full free reports at [www.experian.com/automotive/auto-quarterly-trends](http://www.experian.com/automotive/auto-quarterly-trends).