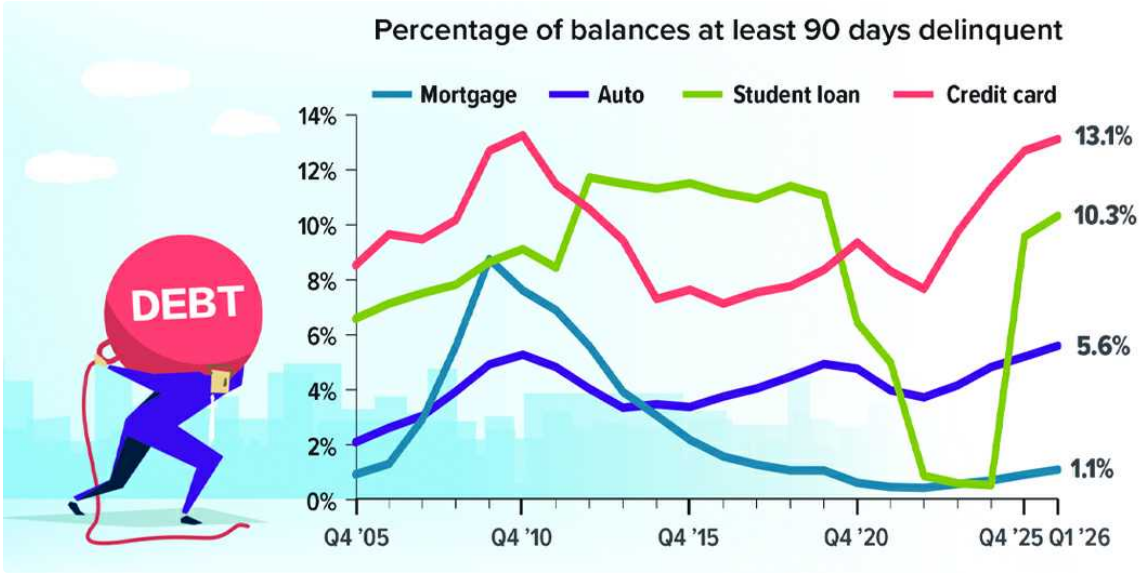
Consumer Debt Delinquencies Are on the Upswing

American consumers are falling behind on their debts, particularly on credit cards and student loans, as sticky inflation and prolonged high interest rates stretch many people to their financial limit. In the first quarter of 2026, the percentage of credit card balances that were 90 or more days delinquent hit 13.1%, the highest level in 15 years. The percentage of delinquent student loan balances was close behind at 10.3%, rising after several years of payment pauses during the pandemic.



Source: New York Federal Reserve, May 2026

This content has been reviewed by FINRA.
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