

COMMENTARY

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## U.S. Household Debt Tracker: A Matter of Concern?

Among loan types, delinquencies on auto loans and consumer finance loans have increased most.

[Download the latest complete U.S. Household Debt Tracker update](#)

Delinquency rates on outstanding loans are inching toward pre-pandemic levels as borrowers struggle under the stress of higher interest rates. Inflation has also been a net negative for borrowers, as real wages are 3% below their pre-pandemic trend. As a result, debtors have either been forced to reallocate their money to repay loans or delay payments altogether.

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