

Can Households Carry Their Debts?

Latest: Q1 2026



Notes: Required household debt payments (mortgage + consumer) as a share of disposable personal income, quarterly. The latest reading is 11.2%, against a peak of 15.8% in Q4 2007. Shaded bars: NBER recessions.
Source: Federal Reserve via FRED (TDSP). Retrieved 29 Aug 2026.
Chart by Mokhtar Tabari · vizdelta.com