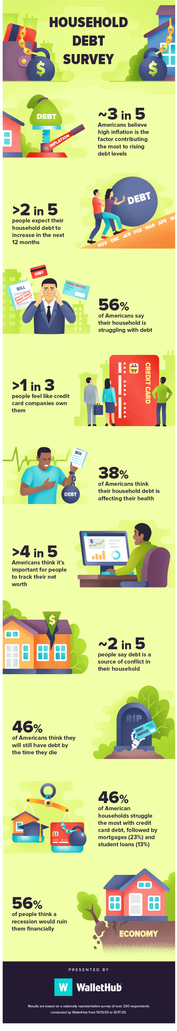
Household Debt Survey

John Kiernan, Managing Editor - Oct 31, 2025

Household debt can be a helpful tool for managing major expenses, like buying a home or paying school tuition, but it can also become a significant burden if left unchecked. To better understand the challenges households face with debt, WalletHub conducted a nationally representative online survey. You can check out the results below. These findings provide valuable context for the data presented in our latest Household Debt Report.

Key Stats

- **Inflation Fuels Debt Growth:** Nearly 3 in 5 Americans believe high inflation is the factor contributing the most to rising debt levels.
- **Dreary Debt Outlook:** More than 2 in 5 people expect their household debt to increase in the next 12 months.
- **Drowning in Debt:** 56% of Americans say their household is struggling with debt.
- **Owned by Credit Cards:** More than 1 in 3 people feel like credit card companies own them.
- **Financial Stress Impacts Wellbeing:** 38% of Americans think their household debt is affecting their health.
- **What to Focus On:** More than 4 in 5 Americans think it's important for people to track their net worth.



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Results are based on a nationally representative survey of over 200 respondents conducted by WalletHub from 10/14/25 to 10/21/25.

Full Survey & Responses

How do you expect your household debt to change in the next 12 months?	
Increase	42%
Decrease	29%
No change	28%
Is your household struggling with debt?	
Yes	56%
No	44%
What type of debt is your household struggling with the most?	
Credit card	46%
Mortgage	23%
Student loan	13%
Auto loan	10%
Personal loan	8%
Is your household debt affecting your health?	
No	62%
Yes	38%
Do you think you will still have debt when you die?	
No	54%
Yes	46%
Is debt a source of conflict in your household?	
No	62%
Yes	38%
Do you feel like credit card companies own you?	
No	64%
Yes	36%
Do you think a recession would ruin you financially?	
No	56%
Yes	44%
Is it important for people to track their net worth?	
Yes	91%
No	9%
Which factor is contributing to rising debt levels the most?	
High inflation	59%
Stagnant income	20%
Rising property values	12%
Rising school tuition	9%

Note: Percentages may not total 100% due to rounding.

Survey Methodology

This report reflects the results of a nationally representative online survey of over 200 respondents.

After we collected all responses, we normalized the data by age, gender and income so the sample would reflect U.S. demographics.

Supporting Video & Audio Files

- YouTube (for web embedding)
- Raw video file (for editing into clips)
- Raw audio file (for editing into clips)

Questions & Answers

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