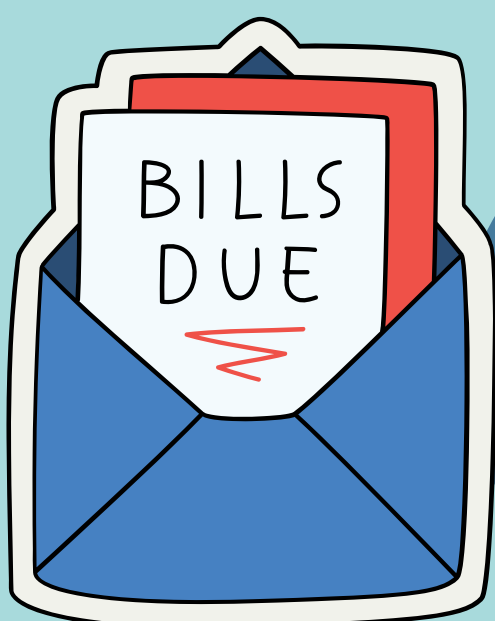


ACCC Financial Health Index

March 2023

Debt appears to be a growing problem for consumers. In December 2022, **40% of respondents** said they were "**very confident**" they could reduce their debt by at least 10% in the next six months. In March 2023, only **27% said the same**.

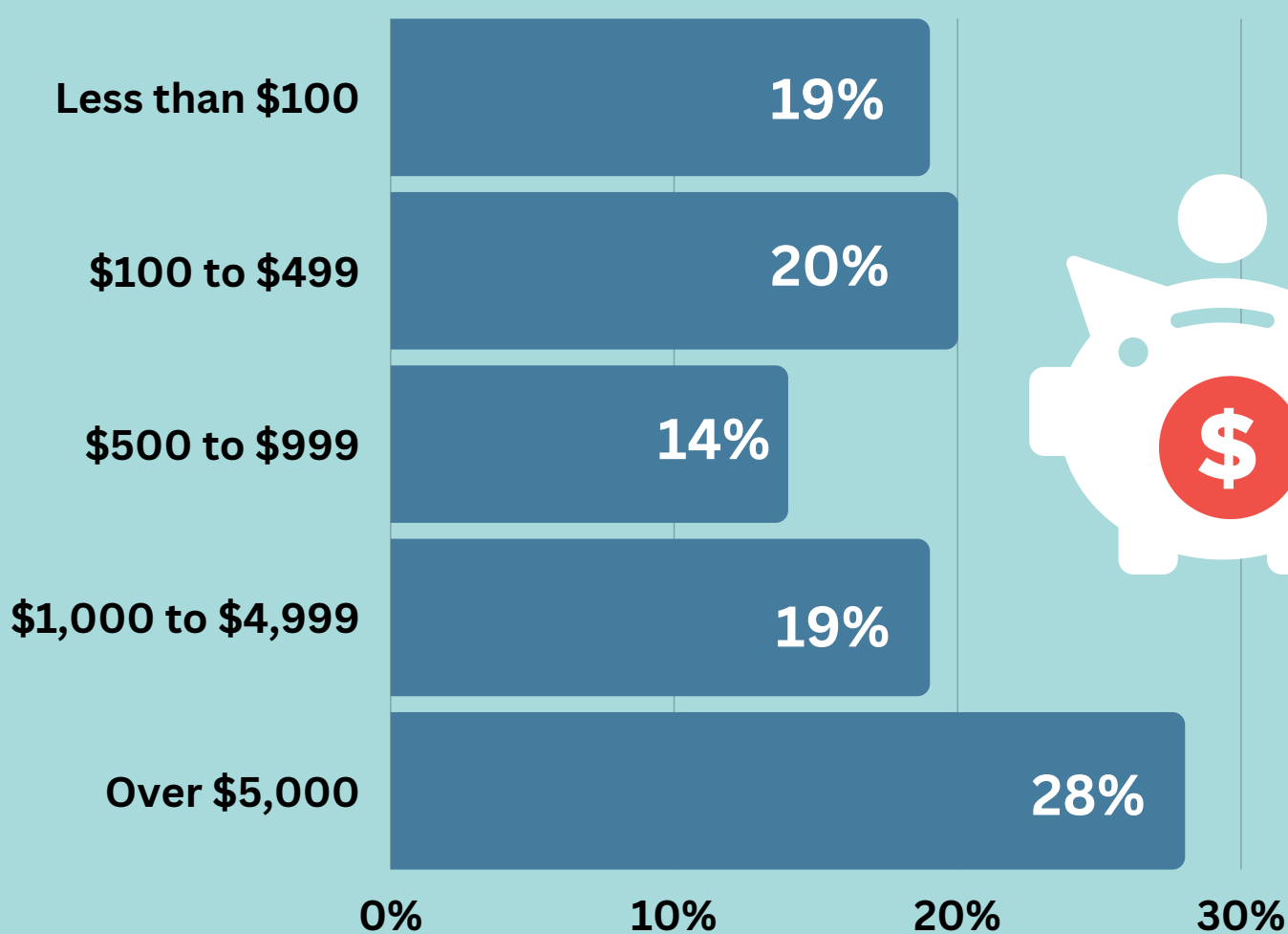


20% of respondents are behind on **credit card payments**, 6% are behind on **car payments**, 4% are behind on **mortgage payments**, and another 4% are behind on **personal loan payments**.

The cost of basic necessities such as gas and groceries is still having an impact on consumers' finances in Q1 of 2023. **40% of respondents** say that it has had a "**significant impact**" on their lifestyle. Only 7% say they have not been impacted at all.



How much available cash do respondents have that they could access for an emergency?



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