

# Your Weekly Economic Update

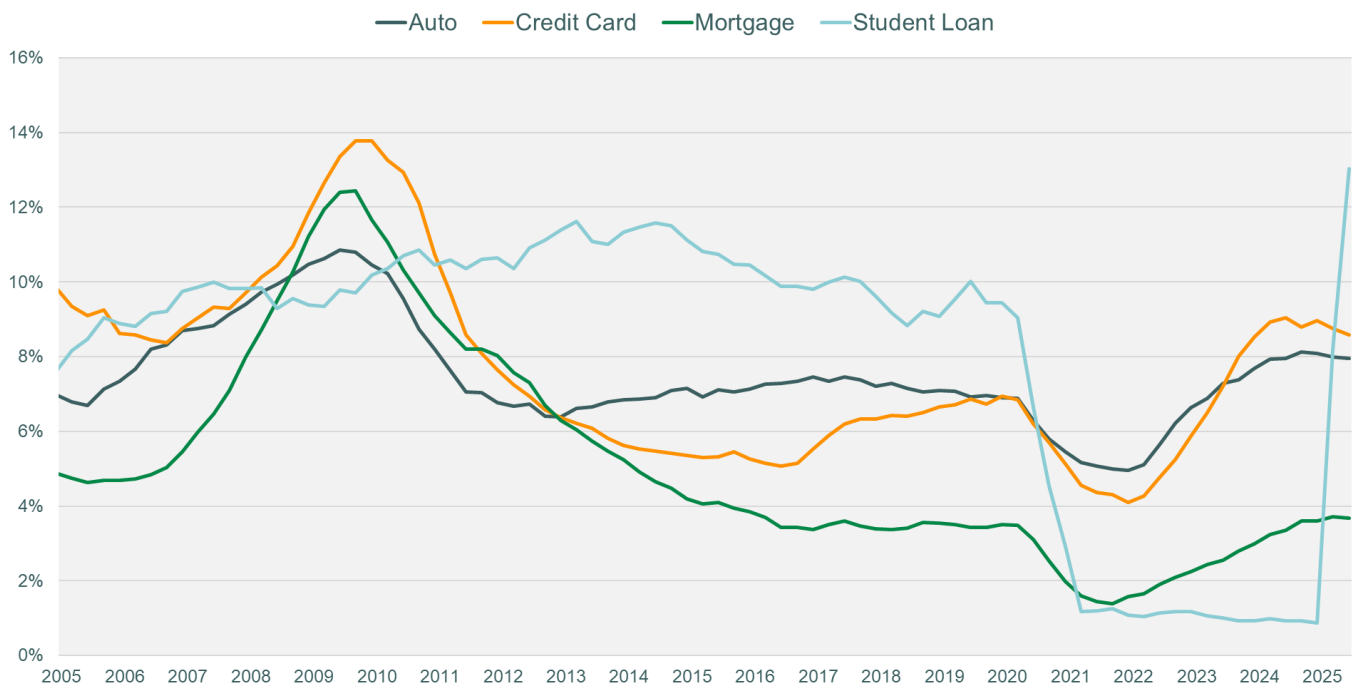
with Jeff Bridges, Chief Economist at Enact

Get the latest update from our own Jeff Bridges, Chief Economist at Enact. Check out some key economic observations from the **week of Aug. 4 – 8, 2025**.

## Key Points:

- New **delinquency rates** for auto, credit card and mortgage loans were roughly unchanged over Q2'25 according to the New York Fed's Household Debt and Credit Report.
- New delinquency rates for student loans continued to grow over the second quarter following the resumption of delinquency reporting, which had been paused for nearly 5 years.

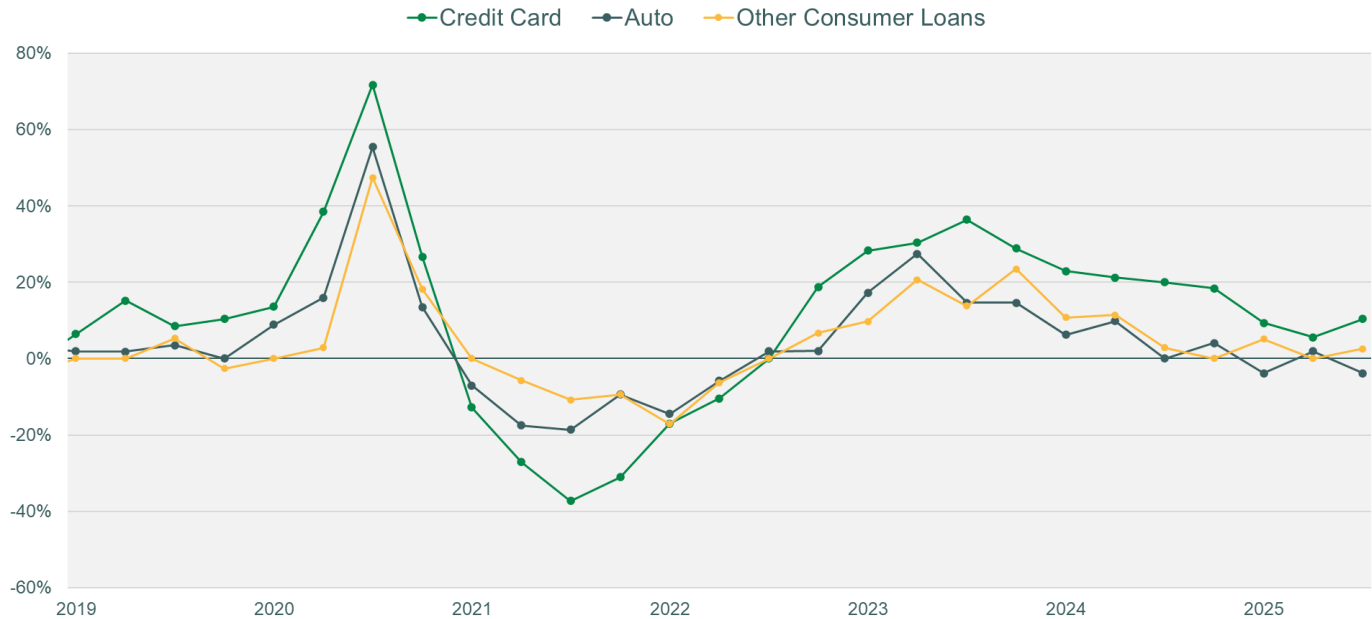
## New Delinquent Balances by Loan Type



Source: Federal Reserve Bank of New York

- Despite policy uncertainty and somewhat elevated delinquency rates, the Senior Loan Officer Opinion Survey on Bank Lending Practices (SLOOS) found **lending standards** for auto and other non-credit card consumer loans were basically unchanged over the first half of 2025.
- *Standards for credit card loans continued to tighten over the second quarter.*

## Net % of Domestic Banks Tightening Standards for Loans



Source: Board of Governors of the Federal Reserve System