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Borrowed Futures: How Debt Is Replacing Hope In America



BY MICHAEL SNYDER/ECONOMIC COLLAPSE BLOG FEBRUARY 12, 2026

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As long as you have hope, you can face whatever challenges are ahead. Sadly, Americans have been losing hope at a rate that is absolutely unprecedented. As you will see below, optimism about the future has fallen to the lowest level ever recorded.

One of the biggest reasons why people are losing hope is because we have been in a historic cost of living crisis for almost this entire decade. It is getting harder and harder just to pay the bills. Nobody can deny this. For most of the country, just surviving from month to month is a real struggle.

When there just isn't enough money coming in, it can be very tempting to bridge the gap with debt.

According to the Federal Reserve Bank of New York, credit card debt has risen to the highest level in the entire history of the United States...

Americans ended 2025 more in debt than ever before.

Credit card balances hit a fresh high in the fourth quarter, rising by \$44 billion to \$1.28 trillion, according to a new report on household debt by the Federal Reserve Bank of New York released Tuesday. That's a 5.5% jump from a year earlier.

The central bank's monthly Survey of Consumer Expectations, released Monday, also found that fewer consumers expect their households' financial situations to be better off a year from now -- and a larger share expect to be worse off.

Once you start piling up credit card debt, it can be exceedingly difficult to ever get it paid off.



Credit card rates are higher than ever, and this is allowing large financial institutions to rake in enormous profits.

But many on the other end of the equation feel like they are suffocating.

Needless to say, credit card debt is not the only type of debt that is becoming a major national problem.

Delinquency rates are rising for all types of debt, and this is particularly true for low income Americans...

'That's not just apparent in the number of auto loan, credit card and home equity lines of credit delinquencies, the New York Fed researchers said. 'You also see that in rising mortgage delinquency rates,' the researchers said, referring to the growing number of homeowners who are falling behind on their mortgage payments.

Across the board, 'elevated delinquency rates are more pronounced in the lowest-income areas,' the Fed researchers also found.

Everyone should be able to see that this crisis is not going to end well.

It is just a matter of time.

Americans have traditionally been very optimistic about the future, but a recent Gallup survey discovered that optimism about the future has now fallen to the lowest level ever recorded...

The percentage of U.S. adults who anticipate high-quality lives in five years declined to 59.2% in 2025, the lowest level since measurement began nearly two decades ago. Since 2020, future life ratings have fallen a total of 9.1 percentage points, projecting to an estimated 24.5 million fewer people who are optimistic about the future now versus then. Most of that decline occurred between 2021 and 2023, but the ratings dropped 3.5 points between 2024 and 2025.

Of course Americans are less optimistic about the present as well.

In fact, U.S. consumer confidence just dropped to a level that we have not seen since 2014...

The most dangerous economic divergence isn't in wealth. It's in confidence.

U.S. consumer confidence collapsed to 84.5--its lowest level since 2014, below even pandemic-era lows, the Conference Board recently reported. The Expectations Index fell to 65.1, well under the 80 threshold that historically signals recession. Across income levels, Americans earning under \$15,000 remain the least optimistic of any group.

I am not surprised that Americans that are earning the least money are the most pessimistic.



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For those with very limited resources, just going to the grocery store can be a traumatic experience.

From March 2025 to December 2025, the average price of beef rose nearly 20 percent...

That demand is also reflected in the meat case, where beef accounts for more than half of all fresh meat dollars, far outpacing other protein options like chicken, pork and seafood.

According to U.S. Department of Agriculture data, the average price of beef in grocery stores climbed from about \$8.40 per pound in March to \$10.10 per pound by December 2025, a roughly 20% increase over that period.

We aren't in the 1990s anymore.

The economic environment that we are living in today is completely different from what we experienced a few decades ago.

The middle class is being systematically eviscerated, and every day more Americans on the bottom half of the economic spectrum are simply giving up...

Today, the bottom half of the K-shaped economy is entering a new era. Call it the Quiet Riot.

This is the threshold where financial strain becomes behavioral exit--when people stop optimizing and start opting out. It is not through public unrest, but through millions of small, rational decisions that add up to something destabilizing: staying stuck instead of moving up, abandoning long-term planning, choosing short-term survival over long-term compounding.

It follows a simple framework. Fuel: affordability strain, debt stress, declining job quality. The oxygen is missing; a lack of agency, when people can't see a credible path to mobility. The spark here is the shock that pushes households from 'stressed but functioning' into opt-out mode. That can be job loss, medical bills, rent jump, or simply one more month where the math doesn't work.

Most of the population is just one accident away from financial disaster.

If you can avoid going to the hospital or getting laid off, you get the opportunity to try to scrape by for another month.

But if the unexpected strikes, you can suddenly lose your spot in the middle class.



Our society has been transformed into a very twisted game of musical chairs, and for those that get bumped out of the game each round it can be absolutely soul crushing.

Alarmingly, it appears that some near the top of the economic spectrum are also becoming very alarmed about what is coming, because last week we witnessed "a notable wave of insider selling across multiple sectors"...

This week is shaping up to be an important one for rotation trades, particularly as insider activity continues to lean heavily toward selling.

On Friday, February 6, we saw a notable wave of insider selling across multiple sectors.

Two transactions stood out. Alphabet CEO Sundar Pichai sold 32,500 shares each of GOOG and GOOGL, while CoreWeave's Chief Strategy Officer sold over USD 23 million worth of shares, reducing his position to zero.

Signs of trouble are erupting all around us.

And if a major conflict with Iran begins during the weeks ahead, that will greatly accelerate our economic problems.

It has taken decades of very bad decisions for us to reach this point, and now our society is peering down into the abyss.

U.S. households are 18.8 trillion dollars in debt, the federal government is 38.5 trillion dollars in debt, and the U.S. dollar has been rapidly losing value.

We have accumulated the greatest mountain of debt in the history of the world, and there is no easy way out.

Originally published at The Economic Collapse Blog (<https://theeconomiccollapseblog.com/optimism-about-the-future-plunges-to-an-all-time-record-low-and-credit-card-debt-soars-to-an-all-time-record-high/>)

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