County Distress Index

Methodology and Scoring - family-v1, composition-4

Data through 2026-08-31.

Composition 4 took effect 2026-09-30. The Labor domain's single input, one month of county unemployment, is replaced by two inputs that split the domain's one-fifth weight evenly: the average county unemployment rate over the latest 12 months, and the share of adults aged 25 to 54 who are not working. People living in institutions such as prisons and nursing homes are left out of that share. The score rule and the other twelve inputs are unchanged.

County Distress Index, October 2026 release; released 2026-10-26.

Summary

The County Distress Index scores household financial distress across 3,144 U.S. counties and county equivalents. The current engine is family-v1: five equal-weighted domains, distress-oriented indicator percentiles, county ranks, and public score labels.

The published 0-100 score is a percentile: a county's score is the share of U.S. counties it is more distressed than. National rank and state rank sort the unrounded composite; counties share a rank only when their composites are identical. Score labels come from the 0-100 score, and each covers about a tenth of counties.

Metric	Value
Counties	3,144
Fully covered counties	2,826
Low-confidence counties	59
Latest build	2026-09-30

Scoring Rule

Each indicator is oriented so a higher value means more household financial distress. The engine converts each indicator into a Hazen percentile across counties, averages member indicators inside each domain, and averages the five domain scores into the CDI composite. An average of percentiles bunches toward the middle, so the published score is the share of the other counties with a lower composite, (n - rank) / (n - 1) x 100, rounded down to a whole number. Ranks sort the composite; county pages print the national rank only for the top and bottom 100 counties.

The build refuses indicators below the coverage threshold, records imputed cells, and flags counties where the imputed share is high. Quarantined cells are excluded before coverage is evaluated.

Five Domains

Domain	Weight	Member indicators
Delinquency	20.0%	Credit card delinquency, Auto loan delinquency, Subprime credit share
Default & Legal	20.0%	Debt in collections, Bankruptcy filings
Debt Burden (housing basis)	20.0%	Severe rent burden, Rent-to-income ratio

Domain	Weight	Member indicators
Labor	20.0%	Unemployment rate (average over the latest year), Adults 25-54 not working
Safety Net & Buffer	20.0%	Poverty, Child poverty, Disability, Uninsured, Household income

Ranks and Public Score Labels

County pages publish national rank, state rank, and a public score label. The label comes from the displayed 0-100 CDI score; it is separate from the national ADI band labels used only on the national time axis.

CDI score range	Published wording	Counties	Share
90-100	extreme county distress	315	10.0%
80-89	very high county distress	314	10.0%
70-79	high county distress	314	10.0%
60-69	moderate-high county distress	315	10.0%
50-59	moderate county distress	314	10.0%
40-49	moderate-low county distress	314	10.0%
30-39	low-moderate county distress	315	10.0%
20-29	low county distress	314	10.0%
10-19	very low county distress	314	10.0%
0-9	exceptionally low county distress	315	10.0%

Data Sources

The current CDI source set includes Urban Institute Debt in America and Equifax panel measures; Equifax data retrieved via FRED for subprime credit share; U.S. Bureau of Labor Statistics LAUS unemployment; U.S. Census Bureau ACS (including prime-age employment) and SAIPE measures; U.S. Department of Housing and Urban Development Fair Market Rents; and Administrative Office of the U.S. Courts bankruptcy filings. The data is public and attributed at the source-field level.

Urban Institute data: Breno Braga, Signe-Mary McKernan, Samantha Atherton, and Kassandra Martinchek, "Debt in America," last updated November 20, 2025, https://datacatalog.urban.org/dataset/debt-america-2025. Licensed under ODC-By 1.0. The County Distress Index is American Default Research's own calculation; the Urban Institute does not produce or endorse it.

Replication

The published artifact is data/county/indexes/cdi.json. The public methodology page is https://americandefault.org/methodology/cdi/. The family-v1 rebuild record is drafts/index_rebuild_2026-06-09/RESULTS.md.

Citation

American Default Research. (2026). County Distress Index: Methodology and Scoring. https://americandefault.org/methodology/cdi/