American Default

Tracking what happens when the system breaks down.

americandefault.org
Data as of 2026-Q2

AMERICAN DISTRESS INDEX

47.0

TYPICAL

+0.9 from 2026-Q1

The American Distress Index is a 0-100 composite tracking current U.S. household financial distress across five equal-weighted domains.

The composite itself sits higher than 44% of all published quarters since 2005.

The composite is a mean of input percentiles, not itself a percentile of quarters; the line above is its rank among published quarters.

Five-Domain Breakdown

DOMAIN	WEIGHT	SCORE	WHAT IT MEASURES
Delinquency	20%	61.6	Mortgage, card, consumer, auto loan delinquency
Default & Legal	20%	44.9	Charge-offs and foreclosure proxy
Debt Burden	20%	21.5	Debt service ratio
Labor	20%	16.4	Unemployment and initial claims
Safety Net & Buffer	20%	90.6	Personal savings rate
Composite	**100%**	**47.0**	

Domain scores are means of distress-oriented input percentiles. Each domain carries 20% of the composite.

Headline Statistics

Sources: U.S. Bureau of Economic Analysis data retrieved via FRED; U.S. Department of Housing and Urban Development, Federal Housing Administration; Board of Governors of the Federal Reserve System data retrieved via FRED; U.S. Department of Labor data retrieved via FRED

3.8%
Personal savings rate
Source: BEA

13.64%
FHA mortgage delinquency
Source: HUD, Federal Housing Administration

2.85%
Credit card delinquency
Source: Federal Reserve

11.11%
Debt service ratio
Source: Federal Reserve

189K
Weekly initial claims
Source: Labor Department

3.82%
Credit card charge-off rate
Source: Federal Reserve

Methodology

DATA SOURCES
118 live indicators from public sources

SCORING
Five equal-weighted domains; available inputs average inside domains

BAND LABELS
National labels publish beside the rank in history shown above

NORMALIZATION
Hazen percentile within each input's full quarterly history

PUBLICATION GATE
A quarter publishes only when all five domains have data

UPDATE FREQUENCY
Composite quarterly; inputs refresh on source cadence

Data Access

API
`americandefault.org/api/adi.json`

EMBEDDABLE CHARTS
`americandefault.org/embed/{slug}/`

CSV DOWNLOAD
`americandefault.org/api/downloads/adi.csv`

FULL DATA KIT
`americandefault.org/press/`

Citation

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