



Debt in America: An Interactive Map

Technical Appendix (updated June 22, 2022)

Alexander Carther, Kassandra Martinchek, Breno Braga, Signe-Mary McKernan, and Caleb Quakenbush

Data Sources and Methodology

These statistics are based on a 4 percent nationally representative panel of deidentified, consumer-level records from a major credit bureau and contain data on more than five million consumers.¹ The credit bureau data are from February 2022 and contain more than ten million records. We also incorporate estimates from summary tables of the US Census Bureau’s American Community Survey (ACS). We use ACS one-year estimates (2019) where possible, but for areas with smaller populations and for metrics that incorporate zip code-level information, we use the ACS five-year estimates (2015–19).

The credit bureau data do not include information about race, so the white and people of color metrics are based on the racial makeup of zip codes within the geographic area (nation, state, county). Specifically, the majority-white communities are based on credit records for people who live in zip codes where most residents are white (at least 60 percent of the population is white), and communities of color values are based on credit records for people who live in zip codes where most residents are people of color (at least 60 percent of the population is African American, Hispanic, Asian or Pacific Islander, American Indian or Alaska Native, another race other than white, or multiracial). The ACS data include information on people’s race, so the white and people of color values for ACS metrics are calculated directly for those populations.

Data are reported at the national, state, and county levels for the 50 states and Washington, DC. Credit bureau metrics are not reported when they are based on fewer than 50 people. In the dataset, these values are labeled “n/a**”. In some cases, values for white communities and communities of color are not reported because there are no zip codes with predominantly white populations or populations of color in the county or state. In the dataset, these values are labeled “n/a***”. “NULL” values in the dataset are not available. The map breaks are determined using the [Jenks Natural Breaks method](#).

Metric Definitions

Overall Delinquent Debt (Source)

- *Share with any debt in collections*: share of people with a credit bureau record who have any debt in collections (February 2022 credit bureau data)²
- *Median debt in collections*: median amount of all debt in collections among those with any debt in collections (February 2022 credit bureau data)
- *Share with medical debt in collections*: share of people with a credit bureau record who have medical debt in collections (February 2022 credit bureau data)

- *Share of student loan holders with student loan debt in default*: share of people with any student loan debt who have student loan debt in collections/default (February 2022 credit bureau data)
- *Auto/retail loan delinquency rate*: share of people with an auto loan or lease or a retail installment loan who are 60 or more days delinquent (February 2022 credit bureau data)³
- *Credit card debt delinquency rate*: share of people with credit/charge card debt who are 60 or more days delinquent (February 2022 credit bureau data)⁴
- *Median credit card delinquent debt*: median amount of credit/charge card debt among those who are delinquent on their credit/charge card (February 2022 credit bureau data)
- *Share of people of color*: share of people who are African American, Hispanic, Asian or Pacific Islander, American Indian or Alaska Native, another race other than white, or multiracial (2019 or 2015–19 ACS)
- *Average household income*: average household income in 2019 dollars (2019 or 2015–19 ACS)

Medical Debt (Source)

- *Share with medical debt in collections*: see definition under “Overall Delinquent Debt”
- *Median medical debt in collections*: median amount of medical debt in collections among those with any medical debt in collections (February 2022 credit bureau data)
- *Share without health insurance coverage*: share of people who do not have health insurance coverage (2019 or 2015–19 ACS)
- *Share of people of color*: see definition under “Overall Delinquent Debt”
- *Average household income*: see definition under “Overall Delinquent Debt”

Student Loan Debt (Source)

- *Share of student loan holders with student loan debt in default*: see definition under “Overall Delinquent Debt”
- *Median student loan debt in default*: median amount of student loan debt in collections among those with student loan debt in collections/default (February 2022 credit bureau data)
- *Share with student loan debt*: share of people with a credit bureau record who have any student loan debt; includes student accounts that are open, deferred, and in collections (February 2022 credit bureau data)
- *Median student loan debt*: median amount of all student loan debt among those with any student loan debt (February 2022 credit bureau data)
- *Median monthly student loan payment*: median amount of monthly student loan payment owed on open accounts among those with open accounts (February 2022 credit bureau data)

- *Share without a bachelor's degree*: share of people ages 25 and older who have less than a bachelor's degree education (2019 or 2015–19 ACS)
- *Share of people of color*: see definition under “Overall Delinquent Debt”
- *Average household income*: see definition under “Overall Delinquent Debt”

Auto Loan Debt (Source)

- *Auto/retail loan delinquency rate*: see definition under “Overall Delinquent Debt”
- *Auto/retail loan delinquency rate by credit score*: share of people with an auto loan or lease or a retail installment loan who are 60 or more days delinquent, by VantageScore credit score (February 2022 credit bureau data). The VantageScore ranges from 300 to 850. Subprime scores range from 300 to 600, near prime from 601 to 660, and prime from 661 to 850.
- *Share with auto loan debt*: share of people with a credit bureau record who have an auto loan or lease (February 2022 credit bureau data)
- *Share with auto or retail loan debt*: share of people with a credit bureau record who have an auto loan or lease or a retail installment loan (February 2022 credit bureau data)
- *Share of people in rural areas*: share of people living in a rural area (2010 Census)
- *Share of people of color*: see definition under “Overall Delinquent Debt”
- *Average household income*: see definition under “Overall Delinquent Debt”

Notes

- ¹ Previous versions of Debt in America used a 2 percent sample.
- ² Debt in collections includes past-due credit lines that have been closed and charged-off on the creditor's books as well as unpaid bills reported to the credit bureaus that the creditor is attempting to collect. For example, credit card accounts enter collections status once they are 180 days past due.
- ³ Retail installment loans are retail trades with installment terms—for example, a loan from a retail store for a furniture purchase.
- ⁴ A charge card is also known as an “open card”—a payment card that requires a full payment of the balance each billing cycle by the statement due date. Unlike credit cards, which give borrowers a revolving line of credit that can be accessed and paid down over time, charge cards do not allow balances to be carried forward and typically do not charge an interest rate.

Acknowledgments

This data dashboard was funded by the Annie E. Casey Foundation, with additional support from the Ford Foundation in 2017. We are grateful to them and to all our funders, who make it possible for Urban to advance its mission.

Caroline Ratcliffe and Signe-Mary McKernan had the original vision for Debt in America. We are grateful to Caroline Ratcliffe, Cary Lou, and Hannah Hassani for their work on previous versions of this dashboard.

We thank John van Alst, Henry Chen, and Chris Kukla for helpful counsel in finalizing the auto loan variables and developing the narrative. We also thank Don Baylor (previously) and Velvet Bryant and Irene Lee of the Annie E. Casey Foundation; John Howat, Chi Chi Wu, Heidi Goldberg, and Michael Best of the National Consumer Law Center; and Sue Berkowitz of SC Appleseed for their input. Finally, we thank the Urban Institute's Vivian Hou, Emily Peiffer, Fiona Blackshaw, Daniel Wood, Sara Rosenthal, Hal Sullivan, JoElla Carman, and Liza Hagerman for assistance in developing the feature, as well as George Railean and Christina Baird for design.

The views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, or its funders. Funders do not determine research findings or the insights and recommendations of Urban experts. Further information on the Urban Institute's funding principles is available at urban.org/fundingprinciples.

For more information on this project, see <https://apps.urban.org/features/debt-interactive-map/>.

Data Citation

Alexander Carther, Cassandra Martinchek, Breno Braga, Signe-Mary McKernan, and Caleb

Quakenbush. 2022. Debt in America February 2022. Accessible

from <https://datacatalog.urban.org/dataset/debt-america-2022>.



500 L'Enfant Plaza SW
Washington, DC 20024

www.urban.org

ABOUT THE URBAN INSTITUTE

The nonprofit Urban Institute is a leading research organization dedicated to developing evidence-based insights that improve people's lives and strengthen communities. For 50 years, Urban has been the trusted source for rigorous analysis of complex social and economic issues; strategic advice to policymakers, philanthropists, and practitioners; and new, promising ideas that expand opportunities for all. Our work inspires effective decisions that advance fairness and enhance the well-being of people and places.

Copyright © June 2022. Urban Institute. Permission is granted for reproduction of this file, with attribution to the Urban Institute.