Debt in America: An Interactive Map

Technical Appendix (last updated November 14, 2018)

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Data Sources and Methodology

This dashboard contains information derived from a random sample of deidentified, consumer-level records from a major credit bureau. The credit bureau data are from 2016 and 2017 and contain more than 5 million records a year. We also incorporate estimates from summary tables of the US Census Bureau's American Community Survey (ACS). We use ACS one-year estimates (2016 and 2015) where possible, but for areas with smaller populations and for metrics that incorporate zip code–level information, we use the ACS five-year estimates (2012–16 and 2011–15).

The credit bureau data do not include information about race, so the white and nonwhite metrics are based on the racial makeup of zip codes within the geographic area (US, state, county). Specifically, the white values are based on credit records for people who live in predominantly white zip codes (at least 60 percent of the population is white) and nonwhite values are based on credit records for people who live in predominantly nonwhite zip codes (at least 60 percent of the population is African American, Hispanic, Asian or Pacific Islander, American Indian or Alaska Native, another race, or multiracial). The ACS data include information on people's race, so the white and nonwhite values for ACS metrics are calculated directly for those who are white and nonwhite.

Data are reported at the national, state, and county level for the 50 states and Washington, DC. Credit bureau metrics are not reported when they are based on fewer than 50 people. In some cases, white and/or nonwhite values are not reported because there are no predominantly white or predominantly nonwhite zip codes in the county or state. The map breaks are determined using the Jenks Natural Breaks method.

Metric Definitions

Medical Debt (Source); Data Released December 6, 2017

- *Share with any debt in collections*: share of people with a credit bureau record who have any debt in collections (2016 credit bureau data) [1]

- *Median debt in collections*: median amount of all debt in collections among those with any debt in collections (2016 credit bureau data)

- *Share with medical debt in collections*: share of people with a credit bureau record who have medical debt in collections (2016 credit bureau data)

- *Median medical debt in collections*: median amount of medical debt in collections among those with any medical debt in collections (2016 credit bureau data)

- *Nonwhite population share*: share of people who are African American, Hispanic, Asian or Pacific Islander, American Indian or Alaska Native, another race, or multiracial (2015 or 2011–15 ACS)

- *Share without health insurance coverage*: share of people who do not have health insurance coverage (2015 or 2011–15 ACS)

- *Average household income*: average household income in 2015 dollars (2015 or 2011–15 ACS)

Student Loan Debt (Source); Data Released April 5, 2018, and May 16, 2018

- *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 (2016 credit bureau data)

- *Median student loan debt*: median amount of all student loan debt among those with any student loan debt (2016 credit bureau data)

- *Share of student loan holders with student loan debt in collections*: share of people with any student loan debt who have student loan debt in collections (2016 credit bureau data)

- *Median student loan debt in collections*: median amount of student loan debt in collections among those with student loan debt in collections (2016 credit bureau data)

- *Median monthly student loan payment*: median amount of monthly student loan payment owed on open accounts among those with open accounts (2016 credit bureau data)

- *Share of people with credit records who have student loan debt in collections* (2016 credit bureau data)

- *Nonwhite population share*: see definition under "Medical Debt"

- *Share without a bachelor's degree*: share of people ages 25 and older who have less than a bachelor's degree education (2015 or 2011–15 ACS)

- *Average household income*: see definition under "Medical Debt"

Auto Debt (Source); Data Released November 14, 2018

- *Share with auto debt:* share of people with a credit bureau record who have an auto loan or lease (2017 credit bureau data)

- *Share with auto or retail debt:* share of people with a credit bureau record who have an auto loan or lease or a retail installment loan (2017 credit bureau data)

- *Auto/retail debt delinquency rate:* share of people with auto or retail debt who are 60 or more days delinquent (2017 credit bureau data)

- *Auto/retail debt delinquency rate by credit score*: share of people with auto or retail debt who are 60 or more days delinquent, among people with no auto or retail delinquency in the prior year, by VantageScore credit score in the prior year (2016 and 2017 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.

- *Nonwhite population share*: share of people who are African American, Hispanic, Asian or Pacific Islander, American Indian or Alaska Native, another race, or multiracial (2016 or 2012–16 ACS)[2]

- *Rural population share:* share of people living in a rural area (2010 Census)

- *Average household income*: average household income in 2016 dollars (2016 or 2012–16 ACS)

Notes

[1]   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.

[2]   The auto debt map uses more recent ACS data to define *nonwhite population share* and *average household income* than the medical debt and student loan debt maps do.

Acknowledgments

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

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