Debt in America: An Interactive Map

Technical Appendix

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Data Sources and Methodology

These statistics are based on a 4 percent nationally representative panel of deidentified, consumer-level records from August 2025 from a major credit bureau and contain data on more than 10 million consumers.[1] We also incorporate estimates from summary tables of the US Census Bureau's American Community Survey (ACS). We use ACS one-year estimates (2023) where possible; however, for areas with smaller populations and for metrics that incorporate zip code–level information, we use the ACS five-year estimates (2019–23). Finally, we also use estimates from the 2020 Decennial Census.

The credit bureau data do not include information about race and ethnicity, so the white and people of color metrics are based on the racial makeup of zip codes within the geographic area (nation, state, and county). Specifically, the majority-white communities are based on credit records for people who live in zip codes where most residents are white (50 percent or more of the population is non-Hispanic 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 50 percent of the population is African American, Hispanic, Asian or Pacific Islander, American Indian or Alaska Native, another race other than white, or multiracial).[2]

Data are reported at the national, state, and county levels for the 50 states and Washington, DC. In the dataset, missing and unavailable values are noted with "NA." Some values are missing because no data are available. Others are missing because credit bureau metrics are not reported when they are based on fewer than 50 people. In other 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. The map breaks are determined using the Jenks Natural Breaks method.[3] The feature

[1] Previous versions of "Debt in America" used a 2 percent sample.

[2] In prior editions of "Debt in America," the threshold for defining communities of color and majority-white communities was 60 percent. As such, the 2024 update is not directly comparable with previously published breakdowns of credit health indictors for communities of color and majority-white communities.

[3] "Data classification methods," Esri, accessed August 21, 2023, https://pro.arcgis.com/en/pro-app/latest/help/mapping/layer-properties/data-classification-methods.htm.

In 2022, the census implemented significant changes in the definition of county-equivalent boundaries in the state of Connecticut, which our credit bureau data provider has not yet updated. As a result, we still report county-level credit statistics for Connecticut using the definition of 2021 county-equivalent boundaries. Further, county-level data on household incomes, educational attainment, insurance coverage, and racial demographics from the 2023 or 2019–23 ACS are not reported for Connecticut counties. Zip code–level data on the racial makeup of communities from the 2023 or 2019–23 ACS are still used to identify communities of color and majority-white communities at the state and county levels for Connecticut.

includes a version of the "All Debt" tab for young adults only, defined as consumers ages 18 to 24.[4] These statistics are provided only at the national and state levels because of sample size limitations.

Metric Definitions

All Delinquent Debt (Source)

- *Share with any debt in collections*: share of people with a credit bureau record who have any debt in collections (August 2025 credit bureau data)[5]
- *Median debt in collections*: median amount of all debt in collections among those with any debt in collections (August 2025 credit bureau data)
- *Share with medical debt in collections*: share of people with a credit bureau record who have medical debt in collections (August 2025 credit bureau data)[6]
- Student loan delinquency rate: Share of student loan holders with loans that are 60 days or more past due or in default. (August 2025 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 (August 2025 credit bureau data) [7]

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[4] The credit data do not capture information on 2.7 percent of adults without a credit record. See Consumer Financial Protection Bureau (CFPB)," Technical Correction and Update to the CFPB's Credit Invisibles Estimate" (Washington, DC: CFPB, 2025). https://www.consumerfinance.gov/data-research/research-reports/technical-correction-and-update-to-the-cfpbs-credit-invisibles-estimate/.

[5] 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 bureau that the creditor is attempting to collect. For example, credit card accounts enter collections status once they are 180 days past due.

[6] Starting in 2022, the three nationwide credit-reporting companies made significant changes to medical debt reporting. See Fredric Blavin, Breno Braga, and Michael Karpman, "Medical Debt Was Erased from Credit Records for Most Consumers, Potentially Improving Many Americans' Lives," *Urban Wire*, Urban Institute, November 2, 2023, https://www.urban.org/urban-wire/medical-debt-was-erased-credit-records-most-consumers-potentially-improving-many.

These changes reduced the share of people with medical debt in collections reported on their credit records but not necessarily the share of people with medical debt in collections. In addition, the 2025 update of this tool does not include medical debt data for seven states. These states have implemented legislation that restricts the ability to report medical debt on credit reports. The 2025 update also measures student loan delinquency instead of student loan default. See Chi Chi Wu, "The Latest on Keeping Medical Debt Out of Credit Reports," National Consumer Law Center, July 30, 2025, https://library.nclc.org/article/latest-keeping-medical-debt-out-credit-reports.

[7] Retail installment loans are retail trades with installment terms—for example, a loan from a retail store for a furniture purchase.

- *Credit card debt delinquency rate:* share of people with credit/charge card debt who are 60 or more days delinquent (August 2025 credit bureau data)[8]
- *Median credit card delinquent debt:* median amount of credit/charge card delinquent debt among those who are delinquent on their credit/charge card (August 2025 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 (2023 or 2019–23 ACS)
- *Average household income*: average household income in 2023 dollars (2023 or 2019–23 ACS)

Medical Debt (Source)

- *Share with medical debt in collections*: see definition under "All Delinquent Debt"
- *Median medical debt in collections*: median amount of medical debt in collections among those with any medical debt in collections (August 2025 credit bureau data)
- *Share without health insurance coverage*: share of people who do not have health insurance coverage (2023 or 2019–23 ACS)
- *Share of people of color*: see definition under "All Delinquent Debt"
- *Average household income*: see definition under "All Delinquent Debt"

Student Loan Debt (Source)

- *Student loan delinquency rate*: see definition under "All Delinquent Debt"
- *Median student loan delinquency:* median amount of student loan delinquent debt among those who are delinquent on their student loans (August 2025 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, delinquent, and in collections (August 2025 credit bureau data)
- *Median student loan debt*: median amount of all student loan debt among those with any student loan debt (August 2025 credit bureau data)
- *Median monthly student loan payment:* median amount of monthly student loan payment owed on open accounts among those with open accounts (August 2025 credit bureau data)

[8] 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.

- *Share without a bachelor's degree*: share of people ages 25 and older who have less than a bachelor's degree education (2023 or 2019–23 ACS)
- *Share of people of color*: see definition under "All Delinquent Debt"
- *Average household income*: see definition under "All Delinquent Debt"

Auto Loan Debt (Source)

- *Auto/retail loan delinquency rate:* see definition under "All 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 (August 2025 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 (August 2025 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 (August 2025 credit bureau data)
- *Share of people in rural areas:* share of people living in a rural area (2020 Census)
- *Share of people of color*: see definition under "All Delinquent Debt"
- *Average household income*: see definition under "All Delinquent Debt"

Young Adult All Delinquent Debt (Source)

- *Share with any debt in collections*: see definition under "All Delinquent Debt"; for consumers ages 18 to 24
- *Median debt in collections*: see definition under "All Delinquent Debt"; for consumers ages 18 to 24
- *Share with medical debt in collections*: see definition under "All Delinquent Debt"; for consumers ages 18 to 24
- *Student loan delinquency rate*: see definition under "All Delinquent Debt"; for consumers ages 18 to 24
- *Auto/retail loan delinquency rate:* see definition under "All Delinquent Debt"; for consumers ages 18 to 24
- *Credit card debt delinquency rate:* see definition under "All Delinquent Debt"; for consumers ages 18 to 24
- *Median credit card delinquent debt:* see definition under "All Delinquent Debt"; for consumers ages 18 to 24

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

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