



Economic conditions are neutral across 44 states for 1,937 cases. Survival hazard rates adjusted +1.9%.

+1.9% Hazard Adjustment	+0.37 Stress Score	44 states State Coverage
-----------------------------------	------------------------------	------------------------------------

Signal Dashboard

Signal	Weight	Current	Stress Level	Direction
State Unemployment Rate	20%	3.9%	Normal (+0.43)	→ Neutral
Consumer Debt Service Ratio	15%	5.32%	Elevated (+0.78)	↑ Stressed
Rent CPI	15%	440.6	High (+1.37)	↑ Stressed
Credit Card Delinquency Rate	15%	2.97%	Elevated (+0.66)	↑ Stressed
1st Quartile Weekly Wages	10%	\$810	High (+1.37)	↑ Stressed
Food at Home CPI	10%	316.5	High (+1.11)	↑ Stressed
Gasoline CPI	10%	280.9	Low (-0.71)	↓ Favorable
Used Car CPI	5%	182.4	Low (-0.78)	↓ Favorable

Composite Score Interpretation

The current economic environment is neutral, with top contributing signals being Rent CPI, 1st Quartile Weekly Wages. Survival hazard rates are adjusted negligibly (1.9% magnitude).

State Unemployment Breakdown

State	Unemployment Rate	Stress Level	Case Count
MN	3.9%	High (+2.15)	6
OR	5.2%	High (+1.91)	7
AR	4.1%	High (+1.85)	30
UT	3.5%	High (+1.76)	65
SC	4.6%	High (+1.59)	111
VA	3.5%	High (+1.39)	21

State	Unemployment Rate	Stress Level	Case Count
NE	3.0%	High (+1.35)	4
FL	4.1%	High (+1.29)	42
DE	4.9%	High (+1.25)	8
MA	4.7%	High (+1.19)	3
MO	4.0%	High (+1.10)	122
MD	4.1%	High (+1.04)	12
NH	3.0%	Elevated (+0.96)	2
ID	3.7%	Elevated (+0.90)	5
ND	2.6%	Elevated (+0.87)	2
NJ	5.3%	Elevated (+0.72)	15
SD	2.1%	Elevated (+0.72)	1
WV	4.3%	Elevated (+0.69)	3
WA	4.6%	Elevated (+0.68)	14
OH	4.6%	Elevated (+0.65)	87
MI	5.0%	Elevated (+0.59)	53
OK	3.4%	Elevated (+0.56)	19
GA	3.5%	Normal (+0.44)	130
CA	5.6%	Normal (+0.42)	14
RI	4.4%	Normal (+0.42)	1
WI	3.1%	Normal (+0.29)	96
TN	3.6%	Normal (+0.29)	171
LA	4.3%	Normal (+0.21)	78
KY	4.6%	Normal (+0.17)	51
NC	3.8%	Normal (+0.17)	28
PA	4.2%	Normal (+0.15)	15
MS	3.8%	Normal (+0.14)	134
CT	4.0%	Normal (+0.09)	3
IN	3.6%	Normal (+0.02)	64
TX	4.2%	Normal (-0.00)	201
ME	3.2%	Normal (-0.01)	2
CO	3.9%	Normal (-0.03)	12
NY	4.4%	Normal (-0.13)	9
NM	4.2%	Normal (-0.19)	2

State	Unemployment Rate	Stress Level	Case Count
AL	2.7%	Normal (-0.22)	206
PR	5.7%	Normal (-0.46)	18
NV	5.2%	Low (-0.51)	13
IL	4.5%	Low (-0.72)	56
HI	2.3%	Very Low (-1.10)	1

Reference Date: April 10, 2026 | Signals: 8/8 | Stress Regime: Inactive | Clamp Range: -15% / +25%

Economic data sourced from FRED (Federal Reserve Economic Data). Each signal is compared to its 5-year historical range to determine whether current conditions are normal, favorable, or stressed. The combined assessment adjusts case survival estimates by up to -15% (favorable) or +25% (stressed). Data release delays are accounted for to ensure only published data is used.