

CURRENT READING

67 / 100
HIGH ANXIETY

7-day range: 62–72 · Recomputed every 5 minutes from six independent signals

SIX WEIGHTED SIGNALS

Google Search Panic Index	PRIMARY
Reddit Sentiment (AI-classified)	PRIMARY
CFPB Complaint Volume	MODERATE
Delinquency Trends	HIGH
Refinance Demand	MODERATE
Borrower Surveys	HIGH

METHODOLOGY

Each signal is normalized to a 0–100 stress scale against its historical range, weighted by its correlation with observed borrower behavior, and summed into one composite. The index measures the momentum and intensity of borrower stress — not a forecast. Weekly moves of 10–20 points are normal; a move is meaningful when multiple signals move together and persist across recompute cycles. Exact weights and normalization curves are proprietary and disclosed to licensed partners under NDA.

Bands: 0–20 Optimism · 21–40 Confidence · 41–60 Neutral · 61–80 High Anxiety · 81–100 Extreme Distress