This first indicator measures population change. If a unit lost population, then it scores a 1, otherwise it is assigned a 0. The estimates provided are from the U.S. Census Bureau. Note that the values for Year 2000 are not estimates but taken from the Census that year.

Two-year growth periods of real taxable value for each unit are computed. Units score a 1 if they demonstrate negative real growth, and a 0 if they exhibit positive real growth. To compute real taxable value, the current year taxable value is divided by the adjusted deflator indicated to the left.

This indicator uses the same data and time lag as indicator 2. The only difference is that a different standard is used. For this indicator, units measuring less than -0.04 receive a 1 and others are marked 0.

This indicator has no time lag and deals solely with data from within the same year. To compute this variable, general fund expenditures are divided by taxable value. This is the only variable in the model that does not have a passing standard. General fund balances are a good barometer of financial health. The actual variable constructed for this indicator is the general fund balance as a proportion of general fund revenue. A unit with a general fund balance less than 13 percent of its general fund revenue, it scores a 1. Conversely a general fund balance above the 0.13 level scores a 0.

If there are any fund deficits in one or more of the unit's unreserved fund balances the unit scores a one, otherwise it scores a zero.

This variable is constructed by taking general long-term debt and dividing it by the taxable value of the unit. Any unit with a debt to taxable value ratio above 6 percent is scored a 1 and those beneath it a 0.