Financial Resilience

Money

The measures that show how well a household could absorb a shock.

Simple checks, none of which require a spreadsheet.

Measure	Reasonable	Why
Emergency fund	3–6 months essentials	Absorbs a shock
Debt-to-income	Under ~36%	Payments stay manageable
Housing costs	Under ~30% of net	Leaves room to adjust
Savings rate	10–20% of net	Builds the buffer
Insurance in place	The essential covers	Caps catastrophic loss
Credit available, unused	Some headroom	Options in a crisis

General education, not financial advice. These are widely quoted benchmarks, not thresholds anyone must meet.