FRAMEWORK ON ONE PAGE · VERSION 1.2

Governance Debt

Debt measurement · May 2026

TIME TO USE	AUDIENCE	OUTPUT
20 min review / 45 min workshop	**Executives, risk, compliance, and AI governance teams**	**A measured debt ratio and remediation queue**

? For each AI system currently operating in your environment, can your organization produce, on demand and without assembling it under pressure, a documented authorization record, a named accountable owner who knows they own it, and evidence of a compliance review completed before deployment?

What it is

Governance Debt is the accumulated accountability design work an organization has deferred while deploying AI systems at speed.

Governance Debt can be quantified from two numbers: the total count of deployed AI systems and the count of those with complete governance artifacts in place.

How the debt accumulates

Deployment speed debt	The most common pattern. An AI system is deployed through a business unit initiative, a vendor integration, a no-code tool, or a pilot that became permanent without going through a governance intake process.
Legacy permission debt, surfaced by AI	Governance Debt does not always accumulate during AI deployment. Sometimes it was already there. AI makes it queryable.
Supply chain debt	When an organization deploys a third-party AI system, it inherits the governance posture of that vendor's own AI infrastructure whether it evaluated that posture or not.
Disposition debt	The accumulation that occurs when a detection mechanism exists but no formal process specifies what detection requires the organization to do.

A worked example

Situation	A generic enterprise is measuring the records attached to agents that support benefits operations.
Where it lands	Governance debt is measurable
Evidence	Twenty agents are active and twelve have complete authorization records, producing a visible gap of eight records.
Gap found	The debt ratio cannot yet be trended because review dates are missing for several records.
Next action	Complete the eight missing records and add a review cadence to every active record.
Output	A measured ratio with a prioritized remediation queue.

The one action it produces

> **A measured debt ratio and remediation queue**

What good looks like

The Governance Debt ratio is calculated quarterly. The trend is declining. The named executive accountable for AI governance can report the current ratio, the trend, and the specific remediation priorities in the next board report without assembling the data from multiple sources in advance.

What it cannot establish

This object can quantify missing governance artifacts against a known population. It cannot prove that the population is complete or that a complete record reflects effective governance.

CITE AS

Sougata Roy, "Governance Debt", Version 1.2, May 2026, https://sougataroy.com/frameworks/governance-debt