




State Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Income (2004-2008 Originations)

							
	2004 - 2008 Originations (First lien loans on owner-occupied properties)				Low-Income Neighborhood		
	Total HMDA Loans	Total Loans in Matched HMDA/LPS/BB x Sample	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures	Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
Alabama	554,842	304,766	6.8%	5.2%	0.7%	12.8%	9.8%
Alaska	87,013	50,820	3.0%	3.0%	0.3%	1.9%	3.2%
Arizona	1,247,396	897,232	8.6%	11.4%	1.0%	13.5%	16.4%
Arkansas	292,161	150,154	6.5%	5.0%	0.4%	9.7%	7.2%
California	6,163,181	4,401,601	8.9%	9.4%	2.3%	10.5%	13.5%
Colorado	884,382	590,280	4.8%	7.5%	1.3%	5.4%	14.9%
Connecticut	535,567	320,176	7.8%	3.3%	3.7%	14.5%	8.6%
Delaware	142,386	94,222	7.8%	2.3%	0.8%	14.9%	6.0%
District of Columbia	95,638	69,331	5.2%	3.0%	22.3%	6.9%	4.2%
Florida	3,096,957	2,111,360	17.4%	8.4%	1.0%	22.6%	13.2%
Georgia	1,325,686	890,170	8.9%	8.2%	1.9%	9.7%	21.8%
Hawaii	157,167	99,233	6.5%	2.9%	0.3%	4.7%	1.4%
Idaho	243,640	166,110	5.7%	5.2%	0.2%	9.5%	12.6%
Illinois	1,994,547	1,307,291	8.9%	5.2%	2.8%	13.3%	13.1%
Indiana	842,079	495,284	8.0%	6.3%	0.8%	12.6%	17.8%
Iowa	349,807	195,679	5.5%	4.1%	0.6%	8.9%	9.0%
Kansas	344,646	205,351	5.0%	4.5%	0.3%	10.9%	15.5%
Kentucky	467,437	240,899	6.3%	4.7%	0.7%	11.1%	10.3%
Louisiana	473,188	245,402	7.9%	3.4%	1.5%	13.6%	7.5%
Maine	175,572	84,599	7.6%	3.2%	0.4%	7.7%	3.4%
Maryland	1,166,363	818,811	7.7%	3.9%	1.5%	11.4%	6.7%
Massachusetts	968,157	560,726	6.6%	4.2%	2.8%	10.8%	11.7%
Michigan	1,373,627	846,832	7.8%	13.1%	1.2%	13.0%	28.9%
Minnesota	760,728	499,193	5.5%	8.2%	1.5%	8.0%	22.5%
Mississippi	270,619	115,145	9.6%	6.6%	0.5%	16.4%	11.7%
Missouri	875,321	567,127	5.3%	6.5%	1.5%	11.0%	19.1%
Montana	111,479	69,582	4.2%	2.3%	0.2%	5.7%	4.9%

State Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Income (2004-2008 Originations)

									
	Moderate-Income Neighborhood			Middle-Income Neighborhood			Higher-Income Neighborhood		
	Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures	Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures	Share of Loans	Percent 60+ Days Delinquent or in Foreclosure Process	Percent Completed Foreclosures
Alabama	9.3%	10.6%	9.1%	47.6%	7.6%	5.6%	38.8%	5.1%	3.8%
Alaska	9.2%	4.2%	4.3%	60.9%	3.3%	3.3%	26.7%	2.2%	1.9%
Arizona	18.6%	11.1%	16.5%	43.1%	9.1%	12.2%	36.1%	6.9%	8.1%
Arkansas	5.9%	10.8%	6.9%	65.0%	7.0%	5.5%	24.4%	4.7%	3.3%
California	17.0%	10.4%	12.3%	41.1%	9.4%	10.2%	39.2%	7.7%	7.2%
Colorado	14.5%	6.6%	13.8%	46.3%	5.1%	7.9%	35.5%	3.8%	4.5%
Connecticut	16.4%	12.7%	5.8%	48.3%	7.6%	3.0%	29.2%	4.8%	1.6%
Delaware	10.9%	10.3%	3.3%	62.6%	8.6%	2.4%	21.7%	4.9%	1.4%
District of Columbia	39.5%	6.5%	3.7%	12.1%	5.2%	3.2%	26.1%	1.6%	0.8%
Florida	15.8%	20.6%	10.2%	51.1%	17.6%	8.9%	31.4%	15.5%	6.5%
Georgia	12.3%	12.1%	12.7%	48.0%	10.3%	8.9%	36.1%	6.3%	5.2%
Hawaii	14.4%	7.2%	3.3%	50.2%	8.0%	3.7%	27.3%	4.7%	1.9%
Idaho	9.9%	6.6%	6.7%	57.9%	6.1%	5.4%	27.2%	5.3%	4.6%
Illinois	15.3%	12.7%	8.7%	46.1%	9.7%	5.3%	35.0%	5.8%	2.9%
Indiana	10.4%	12.4%	12.0%	55.0%	8.5%	6.3%	29.9%	5.6%	3.4%
Iowa	11.0%	9.0%	7.6%	58.7%	5.8%	3.9%	24.0%	3.1%	2.0%
Kansas	9.9%	8.6%	8.8%	46.0%	5.7%	5.1%	40.0%	3.5%	2.6%
Kentucky	10.9%	9.1%	7.4%	47.9%	7.0%	5.1%	35.7%	4.7%	3.1%
Louisiana	10.1%	12.3%	5.5%	43.5%	8.8%	3.6%	42.2%	5.9%	2.6%
Maine	7.7%	9.6%	4.7%	72.2%	8.1%	3.2%	14.1%	5.4%	2.0%
Maryland	17.6%	10.0%	5.6%	53.3%	8.0%	4.0%	26.7%	5.6%	2.4%
Massachusetts	16.4%	9.6%	8.1%	52.4%	6.9%	4.0%	28.3%	3.9%	1.7%
Michigan	13.5%	11.6%	24.4%	53.1%	8.1%	12.7%	28.9%	5.7%	8.1%
Minnesota	11.0%	7.3%	13.6%	58.1%	5.8%	8.3%	25.1%	4.0%	5.1%
Mississippi	7.9%	14.8%	12.0%	45.7%	10.4%	6.8%	38.1%	7.9%	5.3%
Missouri	13.0%	8.6%	12.2%	54.0%	5.6%	6.4%	28.9%	3.3%	3.4%
Montana	6.1%	4.3%	3.1%	60.5%	4.7%	2.6%	21.1%	4.1%	1.9%

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Nebraska	197,381	106,685	4.6%	4.4%	0.5%	10.2%	12.7%
Nevada	540,438	379,332	13.5%	14.5%	0.2%	16.9%	20.0%
New Hampshire	202,757	115,933	5.5%	4.9%	0.3%	9.7%	12.1%
New Jersey	1,303,524	838,617	9.7%	2.3%	2.5%	18.8%	7.9%
New Mexico	244,840	144,226	5.8%	2.6%	0.4%	9.8%	3.4%
New York	1,615,117	1,050,047	9.8%	2.1%	2.3%	15.6%	3.9%
North Carolina	1,214,972	710,048	6.5%	3.7%	0.6%	10.5%	7.2%
North Dakota	63,753	28,704	2.5%	1.8%	NA	NA	NA
Ohio	1,421,055	772,189	8.7%	7.1%	1.7%	15.6%	20.5%
Oklahoma	393,029	225,860	6.0%	4.3%	0.4%	11.1%	8.4%
Oregon	565,895	392,188	5.9%	3.9%	0.4%	5.1%	4.0%
Pennsylvania	1,575,238	860,644	6.6%	2.6%	2.2%	11.9%	5.3%
Rhode Island	170,153	102,673	8.2%	6.2%	7.2%	14.3%	14.2%
South Carolina	557,836	326,262	7.5%	4.1%	0.5%	10.4%	6.6%
South Dakota	87,152	23,156	3.6%	3.3%	NA	NA	NA
Tennessee	800,639	476,371	7.2%	5.6%	1.1%	13.3%	14.6%
Texas	2,452,504	1,608,784	6.3%	5.6%	1.0%	8.3%	9.1%
Utah	457,963	297,333	5.2%	3.8%	0.4%	5.6%	5.2%
Vermont	75,655	36,159	5.2%	1.4%	0.3%	2.4%	1.0%
Virginia	1,407,760	920,597	5.1%	5.6%	0.8%	9.2%	7.8%
Washington	1,167,337	802,330	6.1%	3.2%	0.8%	8.0%	5.4%
West Virginia	188,882	67,914	6.1%	4.8%	NA	NA	NA
Wisconsin	843,467	418,782	6.2%	4.5%	2.1%	13.6%	13.5%
Wyoming	71,277	38,131	3.2%	3.0%	NA	NA	NA
<i>Notes: NA=Not available (Data cells with less than 100 loans were suppressed.) Shares of loans originated may not total 100 due to missing data and "other" race category.</i>							

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Nebraska	10.4%	8.0%	8.2%	51.8%	5.1%	4.6%	32.4%	2.7%	2.4%
Nevada	9.3%	14.7%	15.2%	44.8%	14.1%	15.2%	44.1%	13.1%	14.0%
New Hampshire	10.2%	7.1%	8.0%	60.6%	6.0%	5.1%	21.3%	4.4%	3.6%
New Jersey	13.3%	14.7%	4.3%	47.1%	10.1%	2.2%	37.1%	6.7%	1.3%
New Mexico	14.9%	9.2%	4.1%	43.8%	6.0%	2.6%	37.0%	4.6%	2.0%
New York	14.4%	15.0%	3.3%	47.3%	10.7%	2.3%	34.9%	6.2%	1.1%
North Carolina	8.1%	9.3%	6.1%	55.9%	7.1%	4.0%	31.2%	4.6%	2.4%
North Dakota	5.4%	2.8%	1.9%	63.7%	2.7%	2.0%	22.9%	2.0%	1.4%
Ohio	11.6%	12.9%	13.1%	51.0%	9.6%	7.3%	32.5%	5.7%	3.9%
Oklahoma	11.3%	8.9%	7.5%	44.5%	6.8%	4.6%	39.3%	4.5%	2.7%
Oregon	14.8%	6.9%	4.7%	54.7%	6.4%	4.2%	26.9%	4.9%	3.2%
Pennsylvania	13.3%	10.5%	4.4%	49.8%	6.9%	2.6%	32.3%	4.3%	1.4%
Rhode Island	13.6%	12.6%	10.4%	51.4%	7.8%	5.7%	27.8%	5.2%	3.0%
South Carolina	8.7%	10.3%	6.1%	49.6%	8.1%	4.4%	38.4%	6.2%	3.0%
South Dakota	11.6%	5.8%	5.9%	57.9%	3.9%	3.6%	21.6%	2.2%	1.8%
Tennessee	9.2%	11.0%	9.6%	54.5%	7.6%	5.7%	31.8%	5.4%	3.8%
Texas	11.3%	9.2%	8.2%	37.6%	7.3%	6.5%	49.0%	4.8%	4.2%
Utah	11.5%	5.5%	4.9%	58.9%	5.5%	3.8%	27.7%	4.8%	3.3%
Vermont	7.5%	8.6%	2.3%	58.4%	6.0%	1.4%	20.7%	3.1%	0.8%
Virginia	11.7%	7.0%	7.5%	48.3%	5.6%	6.4%	38.0%	3.9%	4.1%
Washington	13.9%	7.6%	4.1%	58.9%	6.5%	3.4%	24.8%	4.8%	2.3%
West Virginia	16.0%	7.3%	7.2%	59.4%	6.4%	4.9%	19.7%	4.2%	2.6%
Wisconsin	11.2%	10.1%	7.7%	60.1%	6.2%	4.4%	22.5%	3.8%	2.2%
Wyoming	7.8%	4.4%	5.0%	57.9%	3.6%	3.3%	22.5%	3.1%	2.5%