



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

							
	2004 - 2008 Originations (First lien loans on owner-occupied properties)				Percent Minority - Lowest Quartile		
	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%	21.7%	5.5%	4.2%
Alaska	87,013	50,820	3.0%	3.0%	20.5%	2.8%	2.7%
Arizona	1,247,396	897,232	8.6%	11.4%	27.2%	6.6%	7.7%
Arkansas	292,161	150,154	6.5%	5.0%	25.5%	5.8%	4.7%
California	6,163,181	4,401,601	8.9%	9.4%	24.1%	7.5%	7.1%
Colorado	884,382	590,280	4.8%	7.5%	22.7%	3.9%	4.9%
Connecticut	535,567	320,176	7.8%	3.3%	24.9%	5.8%	2.1%
Delaware	142,386	94,222	7.8%	2.3%	15.0%	6.5%	2.0%
District of Columbia	95,638	69,331	5.2%	3.0%	9.6%	1.4%	0.8%
Florida	3,096,957	2,111,360	17.4%	8.4%	26.9%	15.0%	7.1%
Georgia	1,325,686	890,170	8.9%	8.2%	22.7%	7.0%	6.0%
Hawaii	157,167	99,233	6.5%	2.9%	16.5%	3.7%	1.5%
Idaho	243,640	166,110	5.7%	5.2%	18.5%	5.6%	4.9%
Illinois	1,994,547	1,307,291	8.9%	5.2%	26.5%	6.8%	3.4%
Indiana	842,079	495,284	8.0%	6.3%	30.2%	7.8%	5.4%
Iowa	349,807	195,679	5.5%	4.1%	33.1%	5.6%	3.7%
Kansas	344,646	205,351	5.0%	4.5%	22.1%	4.6%	3.7%
Kentucky	467,437	240,899	6.3%	4.7%	27.5%	6.7%	4.8%
Louisiana	473,188	245,402	7.9%	3.4%	21.7%	5.5%	2.7%
Maine	175,572	84,599	7.6%	3.2%	36.7%	9.4%	3.5%
Maryland	1,166,363	818,811	7.7%	3.9%	21.8%	5.8%	2.9%
Massachusetts	968,157	560,726	6.6%	4.2%	26.3%	5.8%	2.7%
Michigan	1,373,627	846,832	7.8%	13.1%	26.0%	6.7%	9.4%
Minnesota	760,728	499,193	5.5%	8.2%	26.0%	5.9%	8.0%
Mississippi	270,619	115,145	9.6%	6.6%	18.7%	8.0%	5.4%
Missouri	875,321	567,127	5.3%	6.5%	27.5%	4.7%	5.4%
Montana	111,479	69,582	4.2%	2.3%	18.9%	4.5%	2.4%


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	Percent Minority - 2nd Quartile			Percent Minority - 3rd Quartile			Percent Minority - Highest Quartile		
	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	23.7%	5.6%	4.5%	24.7%	6.2%	4.6%	26.2%	10.0%	7.3%
Alaska	20.6%	3.1%	3.5%	25.7%	3.2%	2.7%	30.3%	3.2%	3.2%
Arizona	25.3%	7.9%	9.5%	21.6%	9.2%	13.4%	24.6%	11.5%	16.2%
Arkansas	23.9%	5.7%	4.2%	23.4%	5.7%	4.6%	22.8%	9.5%	6.6%
California	24.4%	8.6%	9.0%	25.6%	9.3%	9.9%	25.4%	10.4%	11.6%
Colorado	24.2%	3.9%	4.9%	25.6%	5.1%	7.8%	25.2%	6.4%	12.5%
Connecticut	26.0%	6.6%	2.5%	23.5%	7.6%	3.2%	23.2%	11.9%	5.6%
Delaware	23.1%	6.1%	1.7%	28.0%	7.9%	2.3%	29.8%	10.3%	3.0%
District of Columbia	15.7%	1.3%	0.7%	7.7%	1.9%	1.5%	67.0%	7.0%	4.0%
Florida	24.8%	16.9%	8.1%	23.6%	18.2%	8.8%	24.0%	20.2%	9.8%
Georgia	24.0%	7.8%	6.8%	24.1%	8.6%	7.6%	27.5%	12.1%	12.0%
Hawaii	17.1%	3.8%	1.7%	17.3%	4.9%	2.1%	41.4%	10.2%	4.7%
Idaho	25.1%	5.2%	4.5%	29.7%	6.0%	5.4%	21.7%	6.7%	6.5%
Illinois	22.9%	7.3%	3.8%	24.8%	8.9%	4.9%	24.8%	12.6%	8.6%
Indiana	23.0%	7.5%	5.7%	21.3%	6.8%	4.7%	21.7%	10.3%	8.8%
Iowa	25.2%	4.4%	3.2%	18.3%	5.4%	3.7%	17.7%	6.9%	5.7%
Kansas	26.3%	4.1%	3.4%	24.1%	4.7%	3.9%	23.6%	6.9%	7.0%
Kentucky	26.7%	5.6%	4.2%	23.2%	6.1%	4.3%	17.8%	7.5%	5.7%
Louisiana	22.6%	6.1%	2.7%	24.4%	8.1%	3.2%	28.6%	11.2%	4.6%
Maine	21.6%	7.2%	2.8%	17.8%	6.7%	2.8%	18.3%	6.5%	3.2%
Maryland	19.2%	5.8%	2.9%	25.0%	7.6%	4.0%	33.2%	10.2%	5.2%
Massachusetts	25.3%	5.6%	2.9%	24.6%	5.9%	3.9%	23.6%	9.3%	7.7%
Michigan	26.8%	7.0%	10.5%	22.9%	8.3%	14.9%	21.2%	10.0%	19.2%
Minnesota	24.2%	5.1%	6.7%	23.5%	4.8%	6.8%	22.0%	6.5%	12.1%
Mississippi	20.2%	8.2%	5.7%	22.1%	9.9%	6.8%	31.2%	11.8%	7.9%
Missouri	25.2%	4.4%	5.1%	22.5%	4.4%	5.1%	22.3%	8.3%	10.8%
Montana	45.7%	5.0%	2.6%	11.8%	3.6%	1.6%	11.6%	3.9%	2.7%

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Nebraska	197,381	106,685	4.6%	4.4%	22.9%	4.2%	3.8%
Nevada	540,438	379,332	13.5%	14.5%	24.7%	13.1%	14.6%
New Hampshire	202,757	115,933	5.5%	4.9%	35.0%	6.5%	5.5%
New Jersey	1,303,524	838,617	9.7%	2.3%	25.9%	7.6%	1.5%
New Mexico	244,840	144,226	5.8%	2.6%	22.1%	4.1%	1.8%
New York	1,615,117	1,050,047	9.8%	2.1%	24.6%	7.3%	1.5%
North Carolina	1,214,972	710,048	6.5%	3.7%	21.4%	4.8%	2.7%
North Dakota	63,753	28,704	2.5%	1.8%	30.6%	2.5%	1.8%
Ohio	1,421,055	772,189	8.7%	7.1%	26.9%	8.4%	5.8%
Oklahoma	393,029	225,860	6.0%	4.3%	19.2%	4.7%	2.9%
Oregon	565,895	392,188	5.9%	3.9%	20.2%	5.7%	3.6%
Pennsylvania	1,575,238	860,644	6.6%	2.6%	27.4%	6.2%	2.3%
Rhode Island	170,153	102,673	8.2%	6.2%	25.8%	6.2%	3.8%
South Carolina	557,836	326,262	7.5%	4.1%	24.1%	6.1%	3.1%
South Dakota	87,152	23,156	3.6%	3.3%	27.7%	3.6%	3.4%
Tennessee	800,639	476,371	7.2%	5.6%	24.8%	5.7%	4.3%
Texas	2,452,504	1,608,784	6.3%	5.6%	24.0%	4.3%	3.9%
Utah	457,963	297,333	5.2%	3.8%	24.3%	4.7%	3.3%
Vermont	75,655	36,159	5.2%	1.4%	44.6%	6.5%	1.5%
Virginia	1,407,760	920,597	5.1%	5.6%	26.9%	4.3%	4.4%
Washington	1,167,337	802,330	6.1%	3.2%	23.9%	5.9%	3.0%
West Virginia	188,882	67,914	6.1%	4.8%	36.2%	6.3%	4.8%
Wisconsin	843,467	418,782	6.2%	4.5%	32.1%	5.7%	3.8%
Wyoming	71,277	38,131	3.2%	3.0%	16.5%	3.8%	2.9%
<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	25.5%	3.7%	3.3%	23.1%	4.2%	3.8%	23.7%	6.5%	6.4%
Nevada	23.7%	13.5%	14.1%	25.9%	13.6%	15.0%	24.0%	14.5%	15.2%
New Hampshire	22.8%	5.3%	4.5%	17.2%	5.0%	4.5%	17.4%	5.6%	5.6%
New Jersey	25.4%	7.8%	1.6%	25.5%	9.7%	2.2%	23.2%	13.9%	4.1%
New Mexico	19.5%	5.6%	2.7%	22.7%	5.4%	2.4%	31.9%	7.8%	3.2%
New York	24.6%	7.6%	1.5%	23.7%	9.1%	1.9%	25.9%	15.1%	3.3%
North Carolina	23.3%	5.7%	3.3%	22.8%	6.0%	3.5%	28.4%	8.9%	5.0%
North Dakota	26.7%	2.4%	2.1%	23.9%	2.2%	1.8%	10.8%	3.6%	1.7%
Ohio	24.2%	7.3%	5.5%	23.1%	8.0%	6.2%	22.6%	11.7%	11.0%
Oklahoma	20.8%	5.1%	3.3%	25.3%	5.7%	3.9%	30.3%	7.9%	5.8%
Oregon	23.9%	5.8%	3.8%	27.4%	6.3%	4.3%	25.2%	6.3%	4.2%
Pennsylvania	24.0%	5.5%	2.1%	24.0%	6.0%	2.2%	22.3%	9.1%	3.7%
Rhode Island	24.4%	6.9%	4.7%	23.3%	7.7%	5.9%	26.5%	11.9%	10.2%
South Carolina	19.9%	6.9%	3.6%	25.6%	7.3%	3.8%	27.5%	9.7%	5.3%
South Dakota	31.7%	3.0%	2.1%	18.7%	3.4%	3.9%	13.1%	6.2%	5.9%
Tennessee	24.6%	6.3%	4.6%	23.3%	6.9%	5.2%	24.1%	10.1%	8.2%
Texas	23.7%	5.3%	4.7%	24.1%	6.4%	5.7%	27.2%	8.8%	7.7%
Utah	25.6%	4.9%	3.4%	25.3%	5.6%	3.9%	23.4%	6.0%	4.6%
Vermont	21.1%	5.5%	1.4%	10.7%	3.6%	1.2%	10.5%	3.3%	0.8%
Virginia	28.7%	4.6%	5.4%	27.6%	5.6%	7.4%	15.5%	7.1%	5.3%
Washington	25.5%	5.8%	3.0%	25.3%	6.2%	3.2%	23.7%	6.9%	3.8%
West Virginia	25.8%	6.3%	4.6%	16.8%	5.7%	4.5%	16.3%	5.8%	5.7%
Wisconsin	24.2%	5.2%	3.5%	21.4%	5.8%	3.9%	18.2%	9.1%	7.5%
Wyoming	27.4%	3.2%	2.8%	29.9%	3.4%	3.3%	14.6%	4.0%	4.2%