

About the data

These data come from the National Mortgage Database (NMDB), which uses a nationally representative sample of residential mortgages.

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Background

Where the data come from

The Mortgage Performance Trends data come from the NMDB, a joint project we've undertaken with the Federal Housing Finance Agency (FHFA). For more information, visit the [NMDB program page](#) ↗ (<https://www.fhfa.gov/programs/national-mortgage-database-program>).

The core data in the NMDB come from data maintained by one of the top three nationwide credit repositories. The NMDB has a nationally representative, 5 percent sample of all outstanding, closed-end, first-lien, 1–4 family residential mortgages.

The data and analyses presented herein are the sole product of the CFPB. Use of information downloaded from our website, and any alteration or representation regarding such information by a party, is the responsibility of such party.

Why the data matter

Mortgage delinquency rates reflect the health of the mortgage market, and the health of the overall economy.

- The 30–89 mortgage delinquency rate is a measure of early stage delinquencies. It generally captures borrowers that have missed one or two payments. This rate can be an early indicator of mortgage market health. However, this rate is seasonally volatile and sensitive to temporary economic shocks.
- The 90–day delinquency rate is a measure of serious delinquencies. It generally captures borrowers that have missed three or more payments. This rate measures more severe economic distress.

Privacy

The Mortgage Performance Trends data have many protections in place to protect personal identity. Before the CFPB or the FHFA receive any data for the NMDB, all records are stripped of information that might reveal a consumer's identity, such as names, addresses, and Social Security numbers.

All data shown are aggregated by state, metropolitan statistical area, or county.

Using the data

Accessing the data

We provide comma-separated value files (CSVs) of the most up-to-date data, and we preserve archived versions of the data. Previously published delinquency rates may change between updates due to updated credit data.

There are separate CSVs for states, metro and non-metro areas, and counties. Each CSV shows monthly delinquency rates going back to January 2008.

Data adjustments

Loan performance data are reported by mortgage servicers to the nationwide credit repositories. At times, the loan performance data will be missing for a given month—servicers will report the data as missing or they will send no data report.

When a servicer reports loan performance data as missing, we impute the missing data based on the past performance of all loans. When a servicer does not report any data, we do no imputations. Our data adjustments smooth over small interruptions in data. They do not smooth over significant disruptions caused by public emergencies such as natural disasters or the COVID-19 pandemic.

How public emergencies affect the data

Mortgage servicers may adjust how they report payments to the credit repositories for homeowners in areas affected by a public emergency such as a natural disaster or the COVID-19 pandemic. They may report missed payments as current, report performance data as missing, or not report data at all. For example, servicers generally make these adjustments if a loan is placed in a forbearance plan under which servicers allow consumers to temporarily reduce or suspend their monthly mortgage payment.

If a missed payment is reported as current, we make no adjustments to the data—this will suppress the reported delinquency rate. Additionally, during these emergencies, delinquent loans will more likely have missing performance data than current loans—either because they are not reported or because performance data is reported as missing. As we do not adjust for unreported loans, this will also suppress the delinquency rate.

As a result, the delinquency rate may appear lower than expected during a public emergency. If a public emergency has an effect on a large number of mortgages, this effect will be particularly pronounced. In contrast, measures of delinquency from other data sources may show an increase in the delinquency rate during public emergencies. These measures often count loans in forbearance as delinquent, even if the servicers report differently to the credit repositories.

Why some geographic areas are unavailable

Some counties, metro areas, and non-metro areas are not shown in the Mortgage Performance Trends data because they have a small number of sample records. A delinquency rate calculated from a small number of records will be less precise, and a less reliable indicator of mortgage market health.

Frequently used terms

30–89 day delinquency rate: The number of records where the consumer is 30 to 89 days past due divided by the total number of outstanding mortgages.

90-day delinquency rate: The number of records where the consumer is 90 or more days past due, but not in foreclosure, divided by the total number of outstanding mortgages.

Delinquency: A missed mortgage payment that is recorded on a consumer's credit file.

FIPS code: A five-digit code assigned to counties and county equivalents. This is not the same as a ZIP code.

Metro area: A metropolitan statistical area as defined by the Office of Management and Budget.

Non-metro area: The area made up of all counties within a state that do not belong to a metropolitan statistical area.

NATIONAL MORTGAGE DATABASE RESOURCES

[NMDB project page ↗](https://www.fhfa.gov/programs/national-mortgage-database-program) (<https://www.fhfa.gov/programs/national-mortgage-database-program>)

[NMDB technical reports](https://cfpb.gov/data-research/research-reports/technical-reports-national-survey-of-mortgage-borrowers-and-national-mortgage-database/) (cfpb.gov/data-research/research-reports/technical-reports-national-survey-of-mortgage-borrowers-and-national-mortgage-database/)
