Regional Foreclosure Rates by Neighborhood Minority Concentration

	Share of Loans	60+ Days Delinquent or in Foreclosure	Completed Foreclosures
Percent minority - lowest quartile	25.8%	5.8%	3.5%
Percent minority - second quartile	24.9%	5.7%	3.4%
Percent minority - third quartile	25.0%	6.0%	4.0%
Percent minority - highest quartile	24.3%	6.0%	3.6%

Source: Center for Responsive Lending, 2011 analysis of loans originated between 2004 and 2008. For more information see

http://www.responsiblelending.org/mortgage-lending/research-analysis/Lost-Ground-2011.pdf

Data are for Portland Vancouver Beaverton, OR WA Metropolitan Statistical Area