COVID-19 Housing Dataset Matrix

Data	Provider	Description	Key variables	Sample size	Publicly available?
Black Knight McDash Flash and Primary datasets	Black Knight	Administrative data The McDash Flash dataset was introduced in March 2020 to provide daily loan-level information during the pandemic. The McDash Primary dataset provides more comprehensive monthly data on loan-level information covering more than 30 years.	Forbearance and delinquencies Loan types and location (national, regional, state, and five-digit zip code levels)	Covers 70 percent of the national mortgage market	Publicly available monthly data reports and weekly forbearance tracker blog posts Full datasets are available for purchase
MBA Forbearance and National Delinquency Surveys	Mortgage Bankers Association	Survey data The forbearance survey was introduced in April 2020 to track weekly data on forbearances during the pandemic. The national delinquency survey was introduced in 2016 to provide quarterly data on delinquencies and foreclosures.	Forbearance and delinquencies Loan types Location for delinquency survey (national, regional, and state levels)	Covers 74 to 77 percent of outstanding first mortgages	Publicly available weekly forbearance snapshot reports and quarterly delinquency snapshot reports Detailed forbearance reports and delinquency reports are available for purchase
National Mortgage Database	Federal Housing Finance Agency (FHFA) and Consumer Financial Protection Bureau (CFPB)	Administrative data The database is jointly funded and managed by the FHFA and CFPB. It is a nationally representative combined dataset merged with credit, servicing, and property data sources. Quarterly updates are available since 1998 with monthly data compiled starting in 2020.	Forbearance and delinquencies Loan type and location Demographic and socioeconomic characteristics	Tracks 5 percent of total first-lien mortgages, with around 2.5 million that are active	Currently limited to federal government use

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Census Household Pulse Survey	Census Bureau	Survey data Phase 1: Weekly individual/household data collected from April to July 2020. Phase 2: Biweekly individual/household data collected from August to October 2020. Phase 3: Biweekly individual/household data collected from October 2020 to March 2021.	Mortgage and rental payment status Demographic and socioeconomic characteristics Location (national and state)	Phase 1 survey sample varied week to week, ranging from 41,000 to 133,000 respondents. Phases 2 and 3 conducted biweekly updates with sample sizes ranging from 89,000 to 1100,000 respondents for phase 2 and 59,000 to 70,000 thus far for phase 3.	Publicly available summary data tables and microdata files
Understanding America Study	University of Southern California	Survey data These biweekly panel data on the pandemic was introduced in March 2020 with around 9,000 households representing the entire United States.	Mortgage and rental payment status Demographic and socioeconomic characteristics	Approximately 9,000 adults Biweekly updated panel data	Publicly available data reports, tables, and visualization tools
Survey of Household Economics and Decisionmaking	Federal Reserve Board	Survey data These annual data have been collected since 2013, measuring the financial well-being of US households. Two supplemental surveys were introduced in April and July 2020 to provide updates on financial disruptions caused by the pandemic.	Mortgage and rental payment status Household awareness of housing payment options Demographic and socioeconomic characteristics	Around 10,000 households for annual data Around 4,000 households for supplemental April and July 2020 surveys	Publicly available reports, data, and data tools
Credit bureau data	Equifax, Experian, and Transunion	Administrative data Major credit bureaus contain large and updated databases of consumers with	Forbearance and delinquencies	Hundreds of millions of credit bureau customers with credit profiles	Publicly available reports: Equifax Experian

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		credit files and the ability to track trends in housing payments.	Debt and credit profiles	in the United States Monthly/quarterly updates	Transunion Datasets are available for purchase
Consumer Credit Panel	New York Federal Reserve	Administrative data Panel data were constructed from consumer credit reports to track individual and household access to and use of credit starting from the first quarter of 1999.	Forbearance and delinquencies Debt and credit profiles	Randomly sampled 5 percent of Equifax data Quarterly updates	Publicly available data reports Full dataset is not available to the public
eMBS agency data	eMBS	Administrative data Loan-level and pool-level data for Fannie Mae, Freddie Mac, and Ginnie Mae mortgage loans. Pool-level data are available since 1994, and loan-level data are available since 2003 for Fannie Mae and after 2005 for Freddie Mac and Ginnie Mae.	Forbearance and delinquencies	All Fannie Mae, Freddie Mac, Ginnie Mae loans Monthly updates	Datasets available for purchase
Rental Payment Tracker	National Multifamily Housing Council	Administrative data Data come directly from millions of actual leases provided by five of the apartment industry's leading property management software providers starting in April 2020.	Rental payment for large multifamily units owned by five major property management companies	11 to 11.5 million apartment units Monthly updates	Publicly available data reports and summary tables Full dataset is not available to the public
Avail rental payment data	Avail	Survey data Data are collected from mom-and-pop landlords with monthly rental payment data from January 2015.	Rental payment for units owned by mom-and-pop landlords	53,000 properties Monthly updates	Publicly available data reports and summary tables Full dataset is not available to the public