

Table 10: Denial Rates by Income Level, New England MSAs, HMDA 1999-2003

Income Level within MSA	1999	2000	2001	2002	2003
Upper	6.5%	7.2%	6.0%	6.2%	8.1%
Middle-Upper	9.0%	10.7%	8.0%	7.8%	9.4%
Middle	10.9%	12.5%	10.5%	9.3%	10.6%
Subtotal: Non-LMI	8.0%	9.0%	7.4%	7.2%	8.9%
Moderate	13.6%	16.0%	13.0%	11.6%	12.3%
Low	21.9%	24.3%	23.3%	19.9%	20.1%
Subtotal: LMI	15.7%	18.1%	15.5%	13.6%	14.2%
No Data	17.1%	17.6%	11.7%	11.9%	13.8%
Total	10.5%	11.9%	9.8%	9.1%	10.7%
1-Year % Change					
Upper		0.7%	-1.2%	0.2%	1.9%
Middle-Upper		1.7%	-2.7%	-0.3%	1.7%
Middle		1.6%	-2.0%	-1.2%	1.3%
Subtotal: Non-LMI		1.0%	-1.6%	-0.2%	1.8%
Moderate		2.4%	-3.0%	-1.3%	0.6%
Low		2.4%	-1.0%	-3.4%	0.2%
Subtotal: LMI		2.5%	-2.7%	-1.8%	0.6%
No Data		0.5%	-5.9%	0.2%	1.9%
Total		1.4%	-2.1%	-0.7%	1.6%
Cumulative % Change since 1999					
Upper					
Middle-Upper		0.7%	-0.5%	-0.3%	1.5%
Middle		1.7%	-0.9%	-1.2%	0.4%
Subtotal: Non-LMI		1.6%	-0.4%	-1.6%	-0.3%
Moderate		1.0%	-0.6%	-0.8%	1.0%
Low		2.4%	-0.6%	-1.9%	-1.3%
Subtotal: LMI		2.4%	1.4%	-2.0%	-1.8%
No Data		2.5%	-0.2%	-2.1%	-1.5%
Total		0.5%	-5.4%	-5.2%	-3.3%

Source: HMDA 1999-2003 for New England