

Table 22: Denial Rates by Race / Ethnicity in New England, HMDA 1999-2003

| | 1999 | 2000 | 2001 | 2002 | 2003 |
|--|-------------|-------------|-------------|-------------|-------------|
| Asian | 9.0% | 9.3% | 8.5% | 8.3% | 10.5% |
| Black | 18.3% | 22.1% | 18.6% | 16.4% | 19.5% |
| Hispanic | 15.4% | 18.8% | 15.9% | 15.9% | 18.7% |
| Other | 20.3% | 18.8% | 13.2% | 11.0% | 16.1% |
| Subtotal: Minority | 15.8% | 17.9% | 14.8% | 13.7% | 16.9% |
| Mixed White / Minority | 10.2% | 10.9% | 8.0% | 8.7% | 10.0% |
| White | 11.7% | 11.1% | 9.2% | 8.2% | 9.6% |
| Information Not Provided | 15.4% | 24.0% | 17.8% | 14.4% | 13.7% |
| Total | | | | | |
| 1-Year % Change | | | | | |
| Asian | 0.0% | 0.3% | -0.8% | -0.2% | 2.2% |
| Black | 0.0% | 3.8% | -3.4% | -2.2% | 3.1% |
| Hispanic | 0.0% | 3.4% | -2.9% | 0.0% | 2.8% |
| Other | 0.0% | -1.5% | -5.6% | -2.2% | 5.1% |
| Subtotal: Minority | 0.0% | 2.1% | -3.0% | -1.1% | 3.2% |
| Mixed White / Minority | 0.0% | 0.6% | -2.9% | 0.8% | 1.3% |
| White | 0.0% | -0.6% | -1.9% | -1.0% | 1.4% |
| Information Not Provided | 0.0% | 8.6% | -6.1% | -3.5% | -0.6% |
| Total | | | | | |
| Cumulative % Change since 1999 | | | | | |
| Asian | 0.0% | 0.3% | -0.5% | -0.7% | 1.5% |
| Black | 0.0% | 3.8% | 0.4% | -1.9% | 1.2% |
| Hispanic | 0.0% | 3.4% | 0.5% | 0.4% | 3.2% |
| Other | 0.0% | -1.5% | -7.1% | -9.3% | -4.2% |
| Subtotal: Minority | 0.0% | 2.1% | -1.0% | -2.1% | 1.1% |
| Mixed White / Minority | 0.0% | 0.6% | -2.3% | -1.5% | -0.2% |
| White | 0.0% | -0.6% | -2.5% | -3.5% | -2.1% |
| Information Not Provided | 0.0% | 8.6% | 2.4% | -1.0% | -1.7% |
| Total | | | | | |
| Source: HMDA 1999-2003 for New England | | | | | |