

## Home Mortgage Disclosure Act (HMDA) Home Purchase Data Summary for New England, 2003

Julia Reade

This paper provides summary statistics for home purchase data collected under the Home Mortgage Disclosure Act in 2003. In addition to aggregate totals, patterns by income and race / ethnicity are also described. These analyses of HMDA data have been conducted to examine access to home purchase loans, focusing on traditionally underserved populations—low- and moderate-income (LMI) households and minorities. Overall lending activity has risen in recent years in New England, driven mainly by increasing volumes of applications from LMI and minority households. Although higher income households received more favorable origination and denial rates than lower income households, gaps between groups have narrowed significantly over recent years. In contrast, origination and denial rate gaps between whites and minorities (particularly blacks and Hispanics) have widened. Gaps between whites and minorities are wider at higher income levels.

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This paper provides summary statistics for New England home purchase data collected under the Home Mortgage Disclosure Act in 2003. In addition to aggregate totals, patterns are also examined for traditionally underserved populations—low- and moderate- income (LMI) households and minorities. For most patterns, the five-year trends between 1999 and 2003 are shown.

This summary is limited to simple descriptions of HMDA patterns in New England with detail for LMI and minority households; it does not investigate or attempt to explain any of the causes of existing patterns. While complex research exists on the role of income and minority status in the mortgage market—using sophisticated statistical methods to analyze HMDA and other data sources—such analyses are beyond the scope of this paper.

With the 2004 HMDA data collection, two significant regulatory changes made comparisons of patterns before and after 2004 problematic. First, the geographies covered by HMDA changed dramatically in New England. Boundaries of basic units of geography changed, and new areas were added for coverage. Second, classifications by race and ethnicity changed, limiting the quality of year-to-year comparisons for these characteristics.

## I. Overall Patterns

### A. Summary

- Applications for home purchase mortgages reached 320,000, up 6 percent since 2002.
- Origination rates fell to 72.0 percent, down 2.3 percentage points from 2002.
- Denial rates rose to 11.2 percent, up 1.3 percentage points since 2002.

### B. Data and Definitions

This paper analyzes consumer applications for home purchase loans of one-to-four family structures. All analyses pool conventional and government-backed (i.e., FHA, VA, and FSA/RHS-backed) loans.

If no time period is specifically noted in the text, static measures refer to 2003, and change measures refer to 2002-2003. The five years spanning 1999 to 2003 are referred to as “the period.”

#### *MSA and Non-MSA*

Most of this paper focuses on applications for properties located in metropolitan statistical areas (MSAs).<sup>1</sup> Because of filing regulations, HMDA coverage is incomplete for loan applications made for properties not located within an MSA (that is, in non-MSA areas).<sup>2</sup>

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<sup>1</sup> A Metropolitan Statistical Area (MSA) can be loosely defined as a large population center (usually with more than 50,000 inhabitants), along with any surrounding communities that are to a high degree socially or economically integrated with the core. MSA boundaries are defined by the Office of Management and Budget ([www.whitehouse.gov/omb](http://www.whitehouse.gov/omb)).

<sup>2</sup> Regulations for filing requirements are available at [www.ffiec.gov](http://www.ffiec.gov).

Furthermore, non-MSA data have problems for the two groups that are the focus of this paper.<sup>3</sup> HDMA's non-MSA data applications are weak for analysis of lending patterns across income levels and across racial and ethnic groups – the focus of this paper. It is explicitly noted in all sections whether non-MSA applications are excluded.

### **C. Application Volume**

In 2003, over 320,000 applications for home purchase loans were recorded in New England HMDA data. This was the highest volume of applications seen since 1999 (the earliest year of data analyzed). Strong growth in 2002 and 2003 of 4 percent and 6 percent, respectively, more than offset the 2000 and 2001 declines of 2 percent and 4 percent, respectively.

#### *MSA and Non-MSA*

Eighty-seven percent of recorded applications were for properties located in MSAs. For comparison, New England Census data (2000) showed that 84 percent of occupied and 82 percent of owner-occupied housing units were located within MSAs. Ninety percent of total application volume growth was attributable to applications for properties inside MSAs.

#### *Geographic Detail*

Nearly one-quarter of total New England applications was for homes located in the Boston metropolitan statistical area. Two other major MSAs were Hartford (9 percent of total) and Providence (8 percent of total). Growth in application volume was concentrated within a few large MSAs: 25 percent of total growth was in Boston, 7 percent in Hartford, and 7 percent in Worcester.

### **D. Applications Approved by Lenders**

**Volume:** Lenders approved 256,105 applications.

**Rate:** Lenders approved 80 percent of all applications.

#### **1. Originations**

**Volume:** Origination volume reached a five-year high, topping 230,000. Between 2002 and 2003, growth was 2.5 percent, which was less than half the application growth rate.

**Rate:** Origination rates experienced the greatest one-year drop seen in the five-year period. In 2003, the origination rate fell 2.3 percentage points to 72.0 percent. Despite the larger decline, the origination rate was above its previous low of 71.0 percent in 2000.

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<sup>3</sup> Income level measures are often weak in non-MSA areas, because the baseline income for comparison is not the local median MSA, but the median for all statewide, non-MSA areas. Also, very few minority applications were for non-MSA properties (less than 3%). By restricting analyses to MSA areas, comparisons between minorities and whites are stronger, because they compare households living the same areas.

## 2. Applications Approved, But Not Accepted

A growing number of applications were approved by lenders but not accepted by consumers. The increase was likely due to a rise in consumers “shopping around” for the best loans either on their own or through a mortgage broker. These loans are important in evaluating how much credit was being *offered* by lenders to New England populations and areas.

**Volume:** In 2003, the volume of applications approved but not accepted exceeded 25,000. This volume has increased nearly 20 percent since 1999.

**Rate:** In 2003, 8.0 percent of all applications were approved but not accepted. Although still a small share, this has been the loan application action with the greatest and most sustained growth.

## E. Applications Denied by Lenders

### 1. Denials

**Volume:** Between 2002 and 2003, the volume of denials grew 20 percent. Despite such strong growth, denial volumes were still 14 percent below their 2000 peak.<sup>4</sup>

**Rate:** In 2003, the denial rate in New England reversed its two-year decline, rising to 11.2 percent. The 1.3 percentage point rise was the largest one-year increase seen in this five-year period. Despite the large increase, the denial rate was well below its previous high of 13.7 percent in 2000.

## F. Applications Not Evaluated by Lenders

A moderate share of applications is never evaluated by lenders, because consumers either withdraw the applications or leave them incomplete.

### 1. Applications Withdrawn by Consumer

**Volume:** In 2003, over 23,000 applications were withdrawn by consumers.

**Rate:** Between 2002 and 2003, the share of applications withdrawn by consumers rose from 6.3 percent to a period high of 7.3 percent.

### 2. Applications Not Completed by Consumer

**Volume:** Approximately 4,700 applications were left incomplete by consumers in 2003.

**Rate:** The share of incomplete applications was small and varied little over the period. It fell from 1.9 percent in 2002 to 1.5 percent in 2003.

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<sup>4</sup> Volume of denials and any other outcomes except originations are not discussed in the text, because it is unclear what value this data has in evaluating access to credit for population groups.

## II. Patterns by Income Level

### A. Summary

- Lending disparities across most income groups were small and shrinking.
- The origination rate gap between the top four of five income groups (i.e., upper-, upper-middle-, middle-, and moderate-income households) has steadily contracted to just 4.2 percentage points.
- Originations to low- and moderate-income households surged 17 percent between 2002 and 2003. LMI households received 29 percent of all MSA originations, which was the highest level in the past five years.

### B. Data and Definitions

#### *Income Levels*

To examine the relationship between income and lending, this paper uses a relative measure of income, referred to as *income levels*. Income levels are calculated using the ratio between the applicant's household income and the MSA median. MSA medians are from Department of Housing and Urban Development (HUD) annual estimates. The ratios are categorized to match the income levels used in the Federal Financial Institutions Examination Council (FFIEC) Aggregate Tables.<sup>6</sup> While most analyses use five income categories, some only compare LMI to middle- to upper-income households.

About 5 percent of applications within MSAs had no income data, and could not be classified according to the FFIEC system.<sup>7</sup> It is noted when these cases are excluded from analyses in this section.

#### *MSA and Non-MSA*

Outside of MSAs, it is difficult to develop a measure of relative income that is comparable to that of the ratio to the MSA median. Because of this limitation in addition to those described in section one, some analyses are restricted to HMDA applications for properties located within MSAs.

### C. Application Volume (MSAs only)

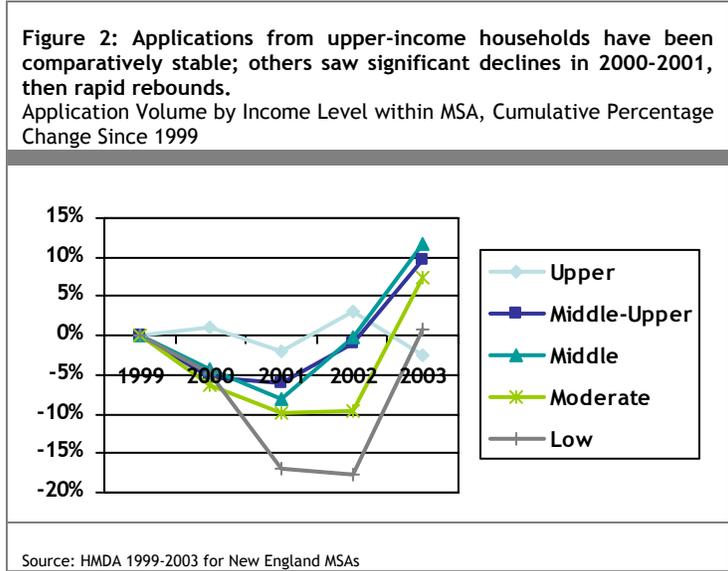
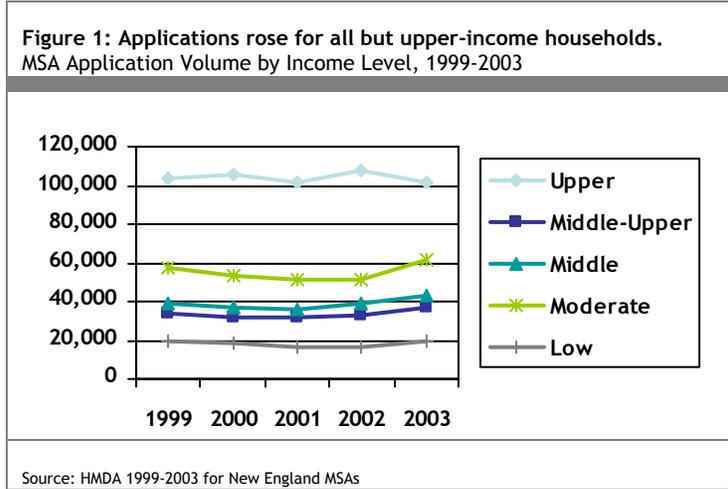
In 2003, application volumes reached period highs for all income levels except upper-income. Growth rates were inversely related to income levels. Applications from low- and moderate- income households each surged about 20 percent. Middle- and upper-middle-income application volumes grew about 10 percent. Upper-income applications declined about 6 percent.

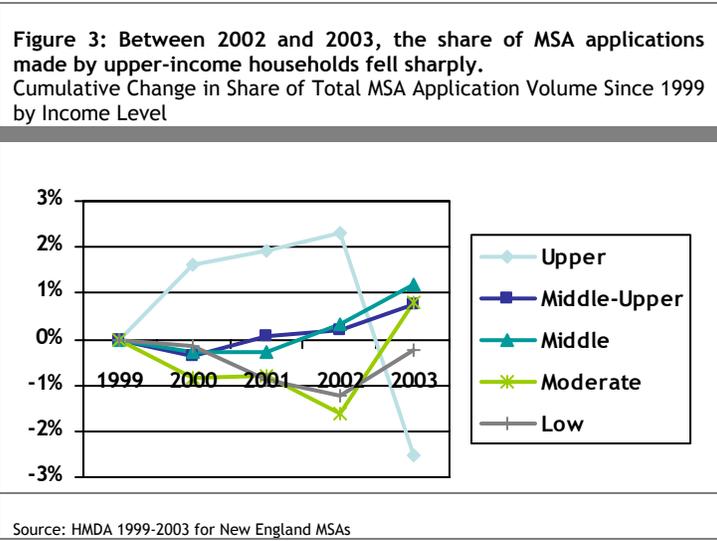
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<sup>6</sup> Levels based on ratio between household and MSA median income: less than 50% is "low", 50% to 80% is "moderate", 80% to 100% is "middle", 100% to 120% is "middle-upper", and 120% and above is "upper". Aggregate Tables are available at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda).

<sup>7</sup> Income data are not collected in cases where the institution does not consider income when evaluating the application, the applicant is an employee of the lending institution (for privacy), or the applicant is a corporation, partnership, or other entity that is not a person.

Between 2002 and 2003, 72 percent of MSA application growth stemmed from a significant rise in the volume of applications from LMI households. With these shifts, applications from LMI households comprised 31 percent of total MSA applications. Previous annual MSA growth attributed to LMI households was much smaller: 27 percent in 2000, 4 percent in 2001, and 6 percent in 2002.





*Geographic Detail (MSAs only)*

The same three MSAs that led the region in overall application volume growth also led in LMI growth: Boston (with 29 percent), Hartford (with 14 percent), and Worcester (with 10 percent). The same three MSAs led in overall growth, but the Hartford MSA had a much stronger role in LMI application growth than overall application growth (14 percent versus 7 percent).

**D. Applications Approved by Lenders**

**1. Originations**

**Volume:** Origination patterns were similar to those for applications. Nearly all income levels received the highest numbers of originations seen in the period; again, only upper-income households were below peak.

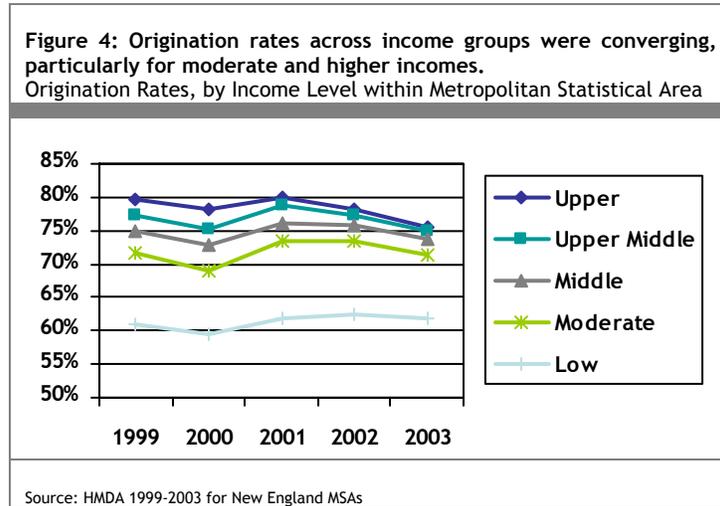
The volume of originations grew most dramatically for LMI households, increasing 17 percent to top 56,000. Growth in lending to LMI households was responsible for 64 percent of the 2003 growth in New England MSAs. LMI households received 29 percent of all MSA originations.

*Geographic Detail (MSAs only)*

More than half of the region’s LMI origination growth was concentrated in three MSAs: Boston (32 percent), Hartford (11 percent), and Worcester (11 percent). In many MSAs, origination growth stemmed wholly from increased LMI originations.

**Rates:** Upper-income households had the highest origination rates, and rates were lower for each successive income level. The origination rate gap between upper-, upper-middle-, middle-, and moderate-income households spanned just 4.2 percentage points. While low-income households continued to have much lower origination rates than all other income groups, the gap has narrowed.

In 2003, origination rates fell for all income levels, but declines were more significant for higher income levels. These changes contributed to the continued convergence of origination rates across income levels.



*Geographic Detail (MSAs only):*

In about half of New England MSAs, origination rates for LMI households were 4.0 to 6.0 percentage points lower than the origination rates for middle- to upper-income households. The largest gaps were found in Portsmouth-Rochester (18.9 percentage points), Lewiston-Auburn (14.3 percentage points), and Bangor (12.0 percentage points). Only the Fitchburg-Leominster MSA was near parity, with a gap of 0.1 percentage points.

**2. Approved, But Not Accepted**

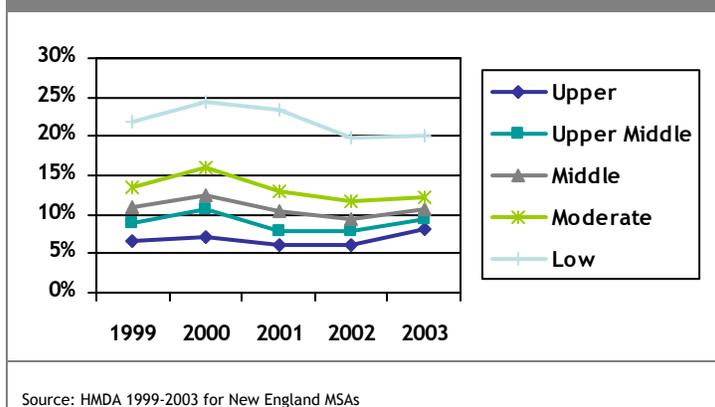
**Rates:** There was little difference across income levels in the rate of applications being approved by lenders but not accepted by the customer.

**E. Applications Denied by Lenders**

**1. Denials**

**Rates:** Patterns for denial rates mirrored those of origination rates. In 2003, denial rates rose for all income levels, but increases were greater at higher income levels. Like the convergence in origination rates, denial rate convergence was moderate.

**Figure 5: In 2003, denial rates rose for most income groups; differences across income groups continued to shrink**  
Denial Rates, by Income Level within MSA



## **F. Applications not Evaluated by Lenders**

### **1. Applications Withdrawn by Consumer**

**Rates:** Low-income applications had higher rates of being withdrawn by consumers than other applications from other income levels. Applications without data on income were much more likely than others to be withdrawn.

### **2. Applications Not Completed by Consumer**

**Rates:** There was no significant difference across income groups for applications left incomplete by consumers.

### III. Patterns by Race / Ethnicity

#### A. Summary

- New England has experienced significant growth in minority applications, especially from Hispanics.
- In stark contrast to the convergence across incomes, disparities by race and ethnicity increased.
- Origination rates dropped for all groups, but minorities had the greatest decline. Origination rates for minorities in New England were traditionally far higher than for those in the nation as a whole; in 2003, they approached parity.

#### B. Data and Definitions

##### *Race and Ethnicity Categorization*

For most HMDA applications, lenders collect data on the race and ethnicity of applicants and co-applicants. In New England, the largest racial and ethnic groups in HMDA data were non-Hispanic whites (here, shortened to “whites”), white Hispanics (here, shortened to “Hispanics”), blacks or African Americans (here, shortened to “blacks”), and Asian or Pacific Islanders (here, shortened to “Asians”). All others are pooled as “other.”<sup>8</sup> Most of the focus of this paper is on blacks, Hispanics, and whites.

For simplicity of interpretation, each HMDA application in these analyses is associated with just one race or ethnicity. Categorization is straightforward for applications made either by one person or by two persons of the same race or ethnicity. Applications made by two persons of different races or ethnicities can be categorized in a number of ways. This analysis follows the Federal Financial Institutions Examination Council methodology, which categorizes the application according to the race or ethnicity of the first-listed applicant, except for applications where one person is white, which are categorized as “mixed white/minority.”<sup>9</sup>

##### *Regulatory Changes Affecting Year-to-Year Comparisons*

Recent regulatory changes to data collection have strongly affected year-to-year comparisons by race and ethnicity. Previously, lenders were required to ask for race and sex information for applications made in person, by mail, or over the Internet. Effective January 1, 2003, the requirement expanded to cover applications made by telephone.

The regulatory change seems to have affected New England numbers. By 2002, the share of New England applications without race or ethnicity data had steadily climbed to 16.3 percent. It exceeded the share of applications recorded from minorities, which was 13.6 percent. After the regulation change, the volume and share of applications without data

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<sup>8</sup> American Indians and Alaskan Natives were the largest other racial/ethnic group, with 776 New England applications in 2003.

<sup>9</sup> It should be noted that the category “mixed white/minority” includes *only* two-person applications; all other categories include both one- and two-person applications. Therefore, care should be used in attributing variation in this group to racial/ethnic composition rather than to household size.

decreased, particularly at independent mortgage companies, where telephone applications are thought to be most common.

Because the number and share of applications without race or ethnicity data decreased after the regulation change, it is likely that some growth in other reported race and ethnicity groups can be attributed to the reclassification, not to true growth.

*Minorities and Non-MSA Applications*

As noted in section one, HMDA data for loans outside of MSAs are likely of lower quality than data for loans inside MSAs. These non-MSA applications are also of limited value for examination of lending patterns by race and ethnicity. Very few applications are recorded from minorities for homes outside of MSAs. These applications are a small share of all minority applications and a very small share of all applications (0.4 percent).

	MSA	Non-MSA	Row Total
White	59.6%	10.9%	70.5%
Minority	13.2%	0.4%	13.6%
Mixed White/Minority	1.5%	0.2%	1.7%
Unknown	12.3%	2.0%	14.3%
Column Total	86.6%	13.4%	100.0%

Source: HMDA 2003 for New England

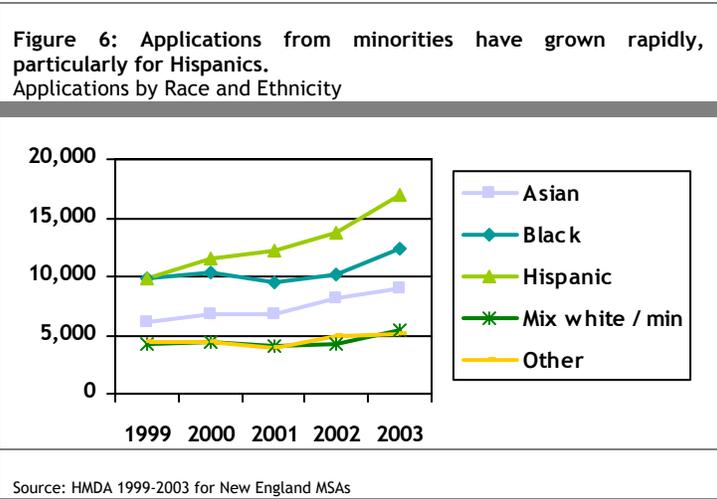
**C. Application Volume (MSA and Non-MSA)**

In New England, white households made by far the greatest number of applications, accounting for 70.5 percent of the total. Applications without race or ethnicity data continued to outnumber those recorded from minorities. While applications without race or ethnicity data fell to 14.3 percent of the total, households that did record minority members accounted for 13.6 percent of applications.

The share of applications from minority households had grown steadily since 1999, when it was only 9.7 percent. Between 2002 and 2003, the growth was dramatic, and each minority group reached period highs.<sup>10</sup> Overall, minority application volume surged 18 percent, led by 23 percent growth in applications from Hispanics. Although applications from whites also increased (6 percent), the volume was significantly below the 1999 peak.

Between 2002 and 2003, rising application volumes from whites and minorities accounted for 63 percent and 31 percent of total growth, respectively. The remaining 5 percent was attributed to growth in joint applications with one white and one minority borrower.

<sup>10</sup> As noted earlier, part of the increase is likely attributed to the changes in HMDA regulations.



*Within MSAs*

As noted earlier, most minority applications (97 percent) were for homes located within MSAs. For whites, this share was about 85 percent. These proportions have changed little during the five-year period.

Within MSAs, the share of applications from minorities rose steadily from 11.0 percent in 1999 to 15.2 percent in 2003. The share from whites declined steadily from 76.4 percent in 1999 to 68.8 percent in 2003. Applications without data on race or ethnicity accounted for 14.2 of MSA applications.

Rising application volume from minorities accounted for 36 percent of total growth in MSA applications. Applications from Hispanics drove the largest share (18 percent).

*Geographic Detail*

Thirty-nine percent of applications from Asians were for homes located within the Boston MSA. About half of MSA applications from blacks were in the MSAs of Boston (23 percent), Hartford (16 percent), and Bridgeport (10 percent). About half of MSA applications from Hispanics were in the MSAs of Boston (20 percent), Providence (14 percent), and Hartford (11 percent). The greatest share of MSA applications from whites was in Boston (26 percent).

Growth in applications from minorities drove much of the total growth in many MSAs, particularly Providence (where they accounted for 97 percent of growth), Bridgeport (where they accounted for 67 percent of growth), New Haven (where they accounted for 61 percent of growth), and Hartford (where they accounted for 51 percent of growth).

**D. Applications Approved by Lenders**

There were strong differences across racial and ethnic groups in approval rates. Minorities, particularly blacks, had much lower approval rates than whites. Even applications from minorities that had been approved were less likely to go through a complete origination. For whites, 91 percent of approved applications become originations, for blacks, it was only 85 percent.

## 1. Originations

**Volume:** In 2003, origination volumes increased for all racial and ethnic groups. For each minority group, originations reached the highest levels seen in this period. The volume of originations to whites was 5 percent below 1999 levels.

Between 2002 and 2003, the volume of originations to minorities increased 10 percent (increasing 7 percent to Asians, 14 percent to blacks, and 16 percent to Hispanics). The volume of originations to whites increased 3 percent.

Rising origination volumes to whites and minorities accounted for 57 percent and 34 percent of total growth, respectively. The remaining 9 percent was attributed to growth in originations with one white and one minority borrower. In 2003, about 12 percent of originations had no information on race or ethnicity. This was the only group of households whose application numbers declined.

Again, because of the changes in data collection, year-over-year comparisons are problematic. Minorities did receive an increased share of total originations: from 9.1 percent in 1999 to 12.1 percent in 2003.

### *Within MSAs*

Within MSAs, the share of originations to minorities has steadily risen -- from 10 percent in 1999 to 14 percent in 2003. In 2003, applications from minorities outnumbered those without race or ethnicity data.

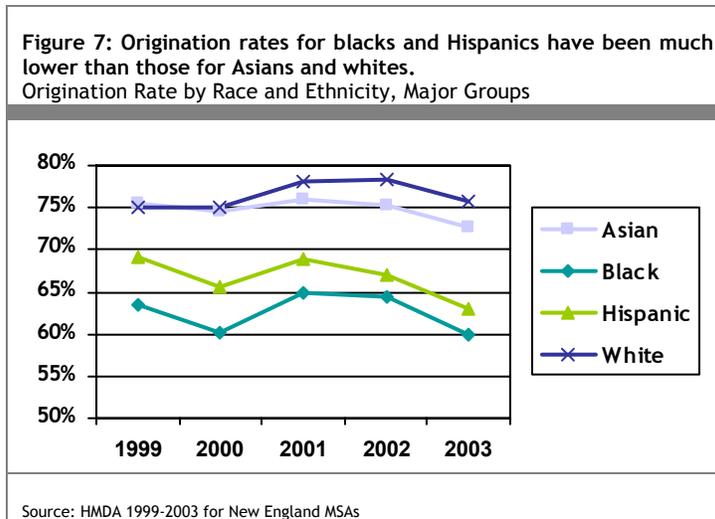
Rising numbers of originations to minorities accounted for 39 percent of total growth in MSA originations. Hispanics drove the largest share -- 22 percent.

### *Geographic Detail*

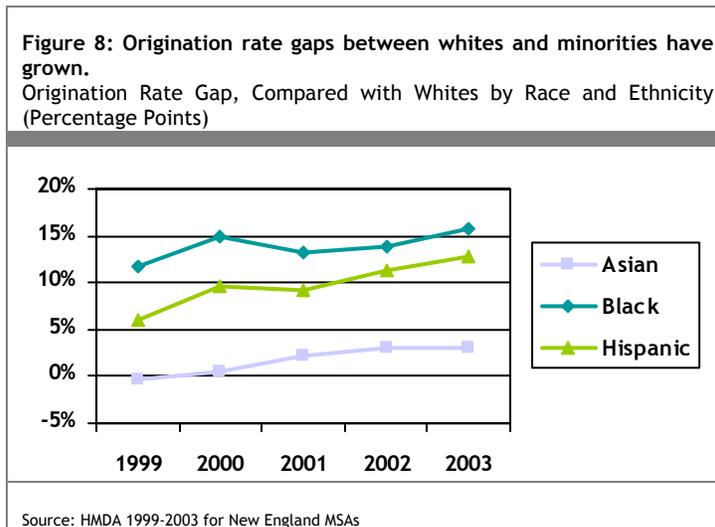
Originations followed similar patterns to applications. Growth in originations to minorities drove much of the total growth in many MSAs, particularly in Providence (97 percent, with 47 percent from Hispanic growth), Bridgeport (90 percent, with 56 percent from Hispanic growth), New Haven (84 percent, with 37 percent from Hispanic growth), Hartford (54 percent), and Danbury (51 percent, with Asian and Hispanic growth each about 25 percent).

**Rates:** Origination rates for whites and Asians were considerably higher than those for non-Asian minorities, and the gap has steadily grown since 1999.

For Asians, blacks, Hispanics, and households that have a mix of white and minority residents, origination rates for New England MSAs were at the lowest levels seen in the 1999-2003 period. Between 2002 and 2003, origination rates for whites and Asians fell the least, each dropping only 2.7 percentage points. Origination rates for every other minority group fell more than 4.0 percentage points.



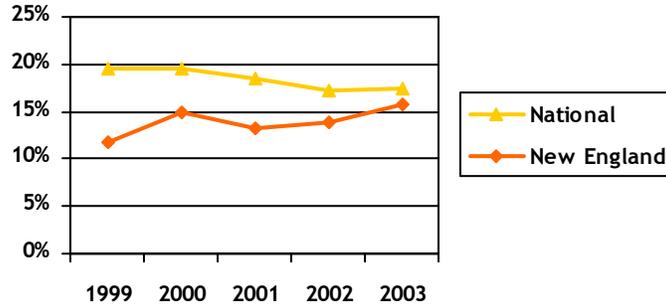
Since 1999, the origination rate gap between whites and blacks has widened from 11.7 to 15.8 percentage points. The gap between whites and Hispanics has widened from 6.0 to 12.7 percentage points. Gaps between whites and Asians have been small; in 1999 Asians had higher origination rates than whites, but by 2003, lagged by 3.1 percentage points.



For years, the black-white gap in New England was much smaller than in the United States as a whole. In 1999, while the New England gap was 11.7 percentage points, the national gap was 19.5 percentage points. Since then, the gap has widened in New England yet narrowed nationally. By 2003, the size of the black-white origination rate gaps had nearly converged.

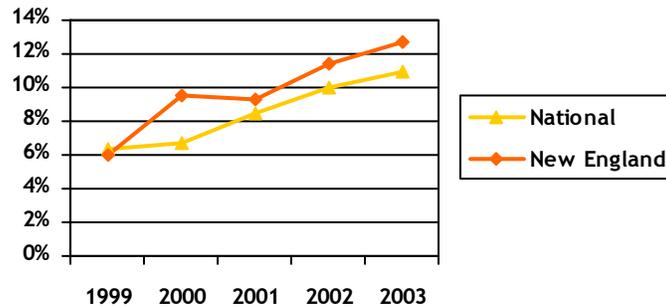
The origination rate gap between whites and Hispanics has widened both in New England and in the nation as a whole. However, the gap has widened significantly more quickly in New England.

**Figure 9: While the black-white origination rate gap has narrowed across the nation, it has grown in New England.**  
 Origination Rate Gap between blacks and Whites, National and New England (Percentage Points)



Source: HMDA 1999-2003 for MSAs

**Figure 10: New England's Hispanic-white origination rate gap has grown more quickly than the nation's.**  
 National and New England Origination Rate Gap between Hispanics and Whites, (Percentage Points)



Source: HMDA 1999-2003 for MSAs

*Geographic Detail<sup>11</sup>*

There was only moderate variation in origination rates and origination rate gaps across metropolitan areas (MSAs). For blacks, the lowest origination rate was in Waterbury, Conn., (64.5 percent). The largest black-white origination rate gap was in Hartford (20.0 percentage points). Applications from blacks in Danbury, Conn., had the highest origination rates (69.9 percent) and the smallest black-white gaps (5.5 percentage points).

For Hispanics, the lowest origination rate (57.7 percent) was in Danbury, which was also the MSA with the largest Hispanic-white origination rate gap (17.6 percentage points). The highest origination rate was in Lowell (71.1 percent), which also had the smallest Hispanic-white gap (7.0 percentage points).

<sup>11</sup> Only MSAs with at least 200 applications from the relevant racial or ethnic group are examined.

## 2. Applications Approved, But Not Accepted by Consumers

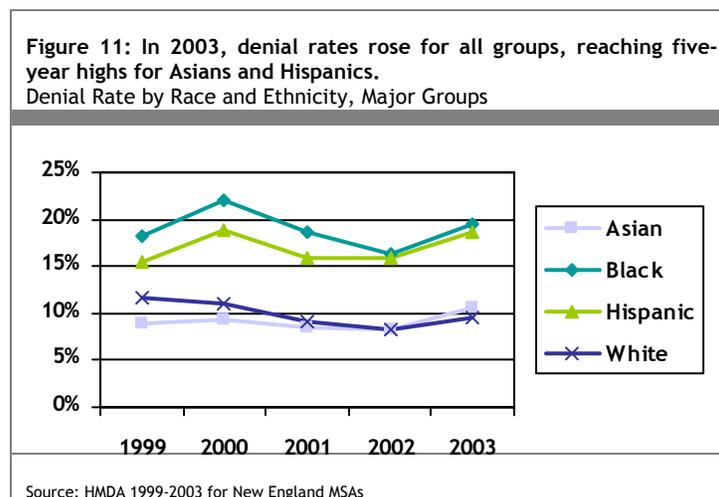
**Rates:** The share of applications that were approved by lenders but not accepted by consumers has risen over the past five years for all racial and ethnic groups. In 2003, the share was lowest for whites (7.4 percent of all loans and 8.9 percent of all approved loans) and highest for blacks (10.4 percent of all loans and 14.8 percent of all approved loans) and Hispanics (9.7 percent of all loans and 13.4 percent of all approved loans).

Although these shares were somewhat small, their influence was important. For example, if the nonacceptance rates for approved applications for blacks (14.8 percent) were as low as those for whites (8.9 percent), the overall black-white origination rate gap would decrease from 15.8 to 11.6 percentage points.

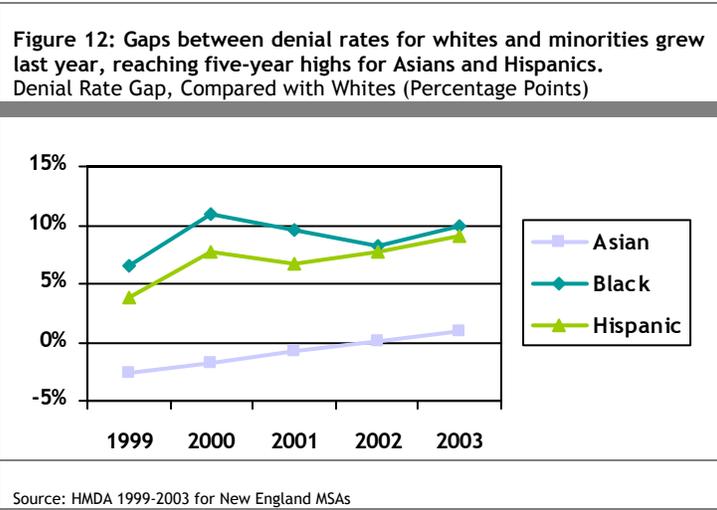
## E. Applications Denied by Lenders

### 1. Denials

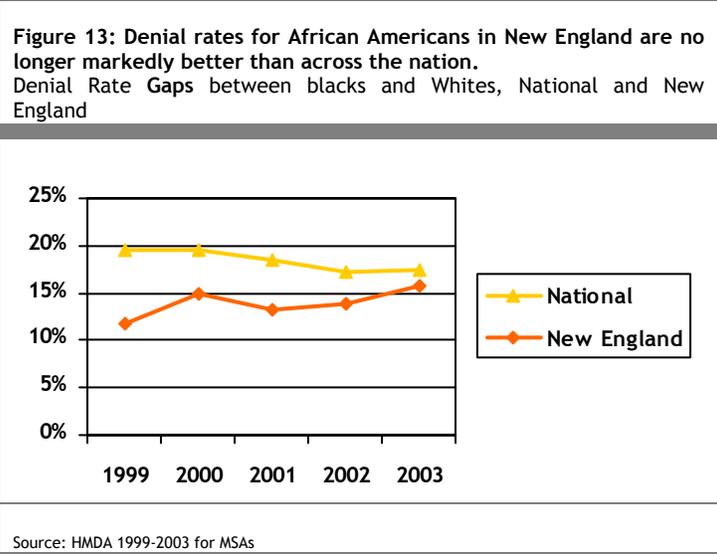
**Rates:** Denial rates rose for all racial and ethnic groups in New England, but fell for applications without race or ethnicity information. Between 2002 and 2003, denial rates rose least for whites (1.4 percentage points), and most for blacks and Hispanics (3.0 percentage points each).



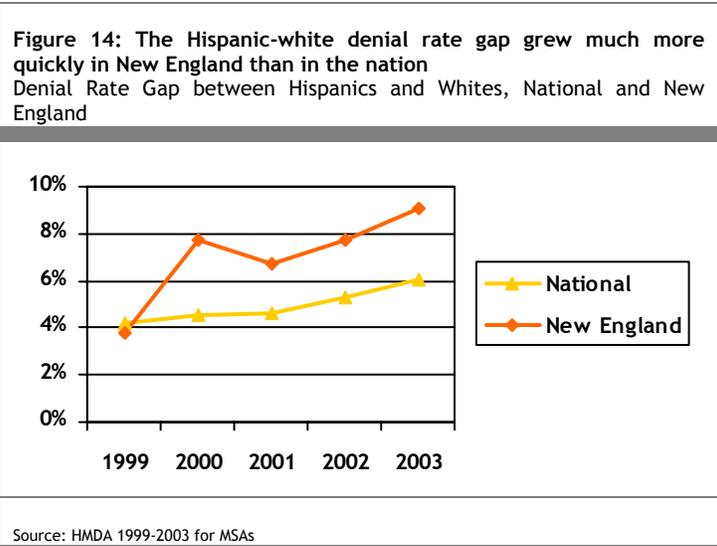
White applicants had the lowest denial rates of all groups. Since 1999, the denial rate gap between whites and blacks grew from 6.6 to 9.9 percentage points. The gap between whites and Hispanics grew from 3.1 to 9.1 percentage points. Asians went from having a lower denial rate than whites to one that was slightly higher.



Like the gaps in origination rates, black-white denial rate gaps used to be much smaller in New England than in the nation as a whole. In 1999, the difference between the rate at which blacks were denied a mortgage and the rate for whites was 6.6 percentage points — much lower than the national gap of 17.2 percentage points. However, by 2003, the national and regional percentages had nearly converged: the New England gap had steadily increased to 9.9 percentage points, while the national gap had decreased dramatically to 10.9 percentage points.



In 1999, denial rate gaps between whites and Hispanics were about the same in New England as in the nation overall. Both gaps widened, but the rate of increase in New England was double the rate in the nation overall.



*Geographic Detail*<sup>12</sup>

There was only moderate variation in denial rates and denial rate gaps across MSAs. For blacks, the highest denial rate (28.9 percent) was in Manchester, N.H., which was also the MSA with the largest black-white denial rate gap (18.3 percentage points). Applications from blacks in non-MSA areas and in Danbury had the lowest denial rates (16.3 and 11.8 percent, respectively) and the smallest black-white gaps (2.3 and 4.3 percentage points, respectively).

For Hispanics, the highest denial rate (24.0 percent) was in Brockton, which was also the MSA with the largest Hispanic-white denial rate gap (15.1 percentage points). The lowest denial rate was in Nashua (13.2 percent), which also has the smallest Hispanic-white gap (2.2 percentage points).

**F. Applications Not Evaluated by Lender**

**1. Applications Withdrawn by Consumer**

**Rates:** Minorities were slightly more likely to withdraw applications than whites, with blacks at the highest rate (8.4 percent).

**2. Applications Not Completed by Consumer**

**Rates:** The rates at which consumers did not complete applications were less than 2 percent for all racial and ethnic groups.

<sup>12</sup> Only MSAs with at least 200 applications from the relevant racial or ethnic group are examined.

## IV. Income Level by Race and Ethnicity

### A. Summary

- In the metropolitan statistical areas of New England, the volume and share of applications and originations to whites who were above the low- and moderate-income (LMI) brackets declined steadily between 1999 and 2003.
- Black or Hispanic households submitting applications were more likely to be LMI than white households.
- At each income level, blacks and Hispanics received less favorable disposition rates than their white counterparts. The gaps *widened* with each higher level of income. This suggests that household income levels are not the primary cause of differing mortgage application outcomes between whites and other groups.

### B. Data and Definitions

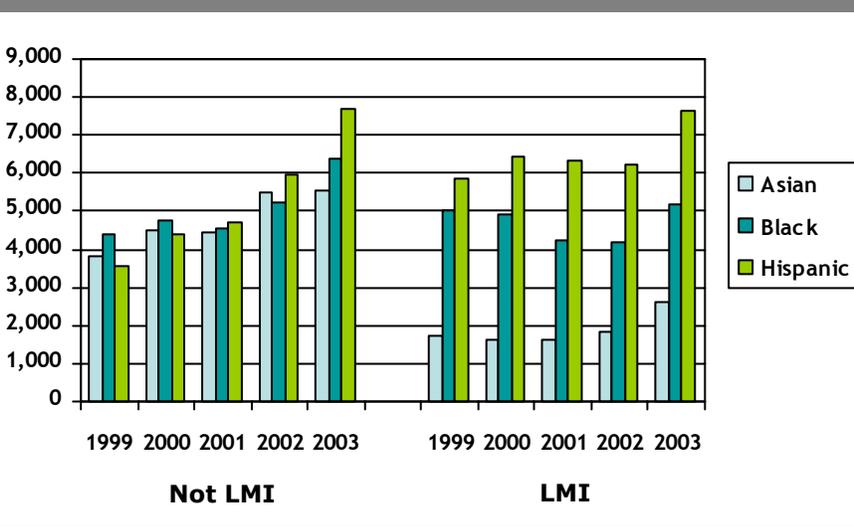
All analyses in this section are restricted to applications for properties within MSAs. As noted earlier, non-MSA applications have no data on income levels, and few minorities make applications for properties outside MSAs. Detailed descriptions of income level data are in section 3; details on race and ethnicity are in section 4.

### C. Application Volume (MSAs)

For New England MSAs in 2003, about one-half of applications were from middle- to upper-income whites (129,550). LMI whites made the next largest number of applications (52,809). Middle- to upper-income minorities made 19,609 applications, while LMI minorities made 15,549.

The volume of minority applications has risen rapidly over recent years — both for LMI and middle- to upper-income households. For each minority group, middle- to upper-income growth was larger and more rapid than LMI growth. Most dramatically, application volumes from middle- to upper-income Hispanics grew a remarkable 116 percent between 1999 and 2003.

**Figure 15: Applications from minorities who were not in the low- or moderate-income brackets experienced strong, steady growth.**  
MSA Application Volume for Large Minority Groups, by LMI Status

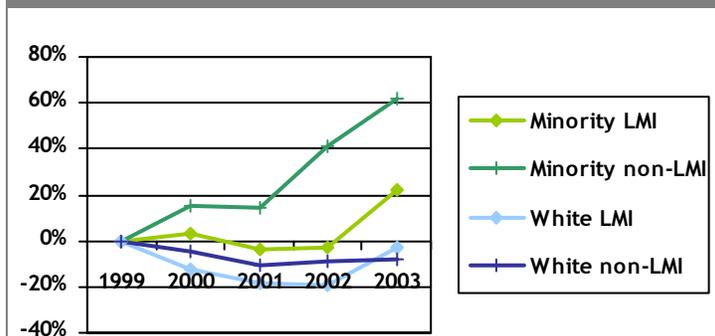


Source: HMDA 1999-2003 for New England MSAs

In comparison, applications from both LMI and middle- to upper-income whites were down overall in MSAs since 1999. Although application volume from LMI whites surged between 2002 and 2003, the growth did not offset the declines of the previous four periods.

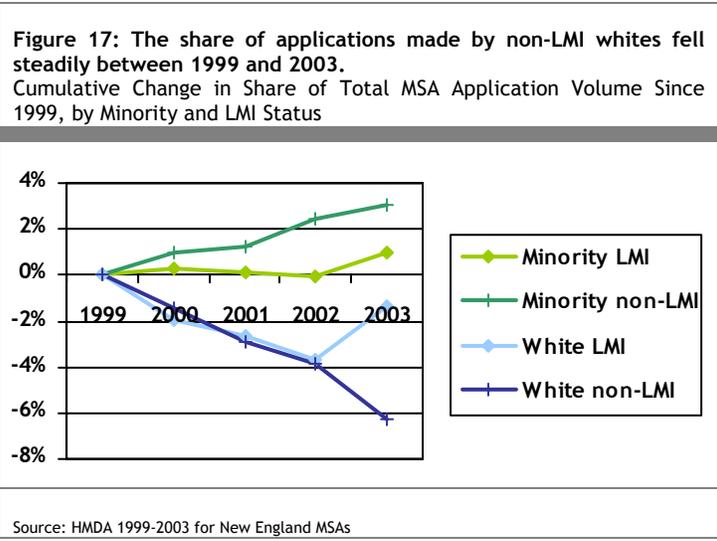
**Figure 16: Application volume from both LMI and non-LMI minorities has risen strongly, while volume from both LMI and non-LMI whites has declined.**

MSA Application Volume by Minority and LMI Status, Cumulative Percentage Change Since 1999

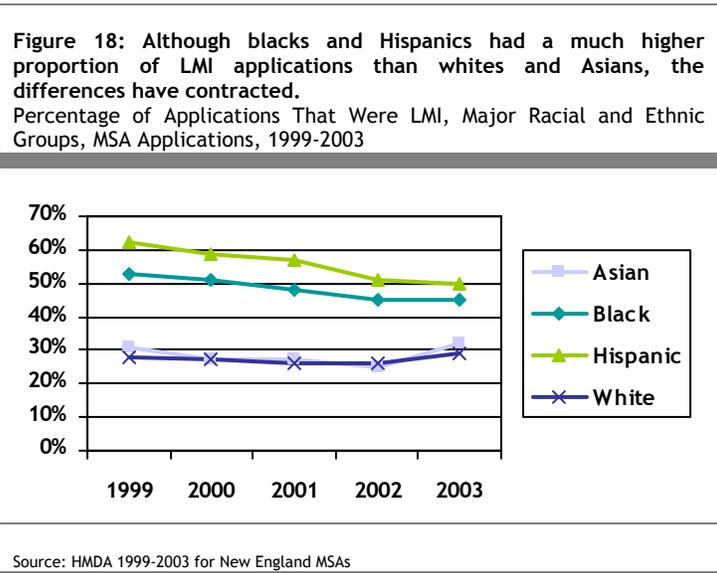


Source: HMDA 1999-2003 for New England MSAs

The share of applications from middle- to upper-income whites in MSAs fell 6 percentage points since 1999. The share for LMI whites (20 percent) fell 1 percentage point since 1999. The shares were replaced by middle- to upper-income minorities (up 3 percentage points to 9 percent), LMI minorities (up 1 percentage point to 7 percent), and households without race or ethnicity data (up 2 percentage points for middle- to upper-income and 1 percentage point for LMI).



New England’s black and Hispanic applicants were much more likely to be in LMI households than white and Asian applicants — 42 and 45 percent, compared with 28 and 30 percent. Although most minority applications growth stemmed from middle- to upper-income households, it continued to be the case that minority applications were more likely than white to come from low- and moderate-income households.



## D. Applications Approved by Lenders

### 1. Originations

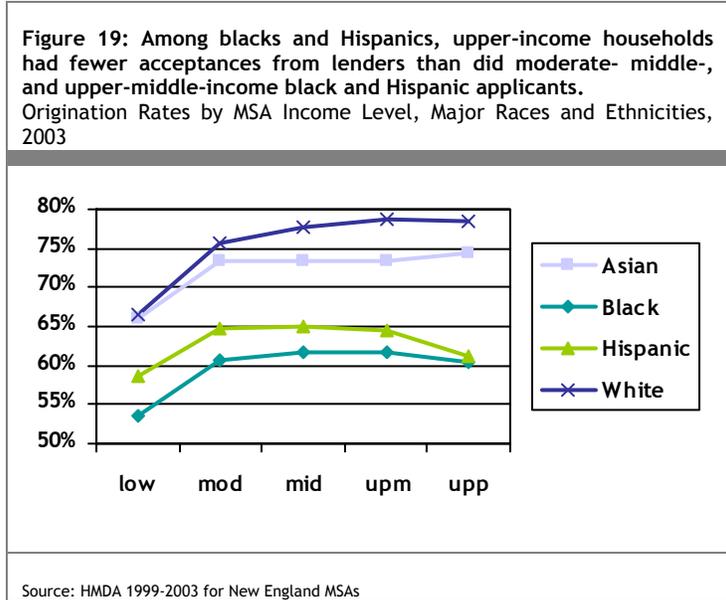
Significant disparities in race and income levels in the share of applications approved by lenders increased between 1999 and 2003.

**Volume:** Because the volume of originations follows patterns that are so similar to the volume of applications, details are not discussed in the text.

**Rates:**

*Within Race and Ethnicity*

For all major racial and ethnic categories, low-income households garnered considerably fewer mortgage-application acceptances than other households. Differences in origination rates between moderate-, middle-, upper-middle-, and upper-income households were quite small. The widest range was for blacks, which was less than 4 percentage points. Interestingly, black and Hispanic upper-income households had *lower* origination rates than their moderate-, middle-, and upper-middle-income counterparts.

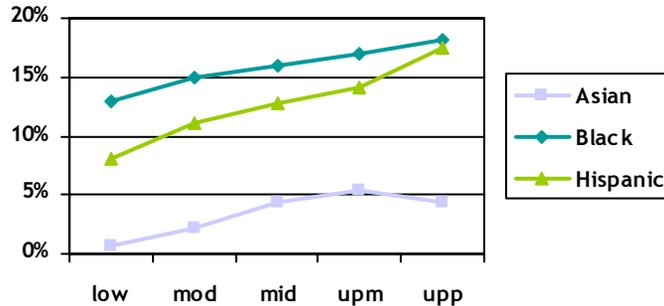


*Across Race and Ethnicity*

At all income levels, whites had the highest origination rates. While the gaps with Asians were moderate, gaps with blacks and Hispanics often exceeded 15 percentage points.

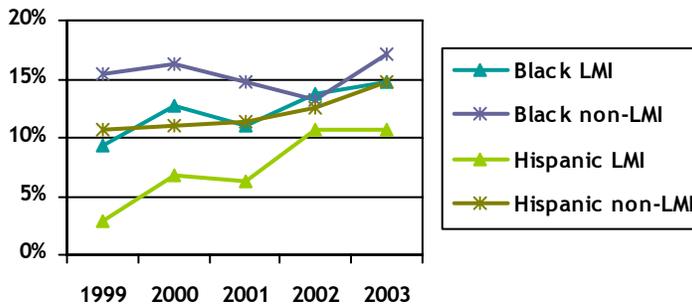
For each racial or ethnic group, gaps were wider at higher income levels. Gaps increased most steadily for Hispanics. The Hispanic-white gap was 8 percentage points for low-income households yet 18 percentage points for upper-income households. These gaps were at the highest levels seen in the 1999-2003 period.

**Figure 20: Origination rate gaps between whites and minorities generally increased with income.**  
 Origination Rate Gaps with Whites by MSA Income Level, Major Races and Ethnicities, 2003



Source: HMDA 1999-2003 for New England MSAs

**Figure 21: The gaps between the application-acceptance rate for whites and that for minorities were at highest levels in five years.**  
 Origination Rates Gap to Whites of Same Income Level, Major Races and Ethnicities in MSAs



Source: HMDA 1999-2003 for New England

*Geographic Detail*

*Within the Race or Ethnicity Category*

In all MSAs, LMI whites had lower origination rates than middle- to upper-income whites. The gap ranged from 0.3 (Fitchburg) to 9.5 percentage points (Lawrence). For blacks and Hispanics, this pattern was very different. In about half of MSAs, LMI blacks and Hispanics had higher origination rates than their middle- to upper-income counterparts. In the extreme case, the origination rate was 17.7 percentage points higher for LMI blacks than middle- to upper-income blacks (Danbury).<sup>14</sup>

<sup>14</sup> This does not appear to be a small sample issue: there were 253 LMI and 247 middle- to upper-income blacks in Danbury.

*Across Race and Ethnicity*

Overall disparity between minorities and whites (controlling for LMI status) was highest New Haven, Hartford, Barnstable, and Brockton. Disparity was smallest in MSAs along the Merrimack Valley — in Nashua, Manchester, Lowell, and Lawrence.

## 2. Applications Approved, But Not Accepted by Applicant

**Rates:** In 2003, whites of all income levels were the least likely to decide against accepting a mortgage that the lender had approved (only 7.0 percent to 7.7 percent said no). For minorities, the share increased with income (peaking for upper middle-income), and then falling for upper-income). Rates for upper-middle-income Asians, blacks, and Hispanics all exceeded 11 percent.

Even though the differences by race and income were somewhat small, they explain some of the differences in origination rates. For example, if upper-middle-income blacks had the same acceptance rate of already approved loans as upper-middle-income whites (92 percent instead of 84 percent), their origination rate would rise from 62 percent to 67 percent. That would decrease the black-white origination rate gap for that income level by one-third.

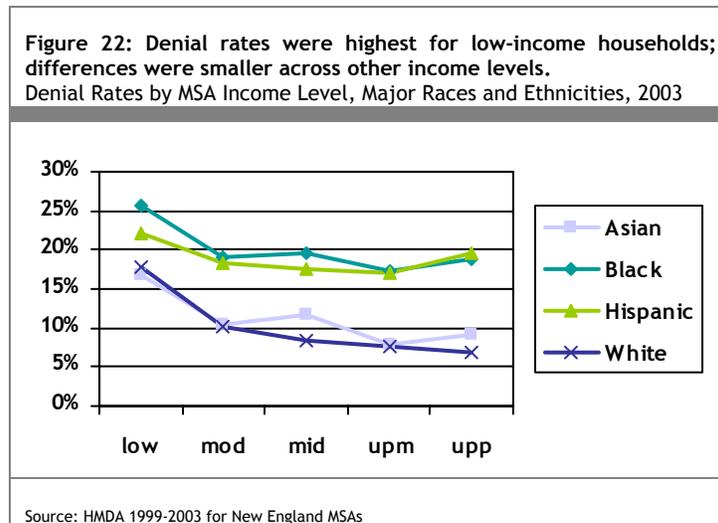
## E. Applications Denied by Lenders

### 1. Denials

**Rates:** Patterns for denial rates paralleled those for origination rates.

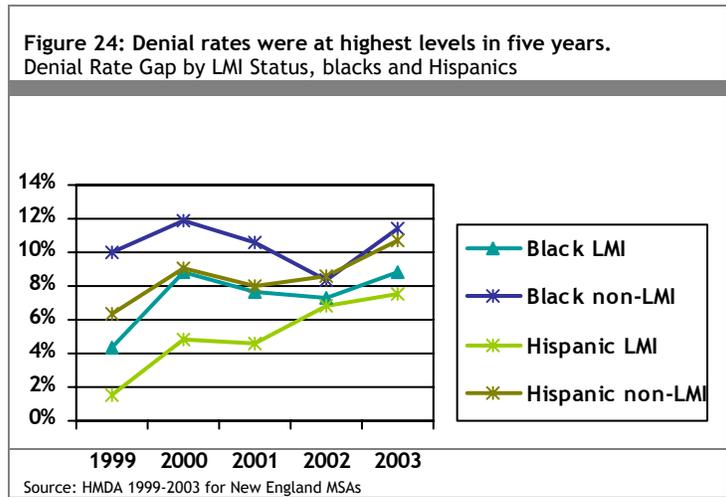
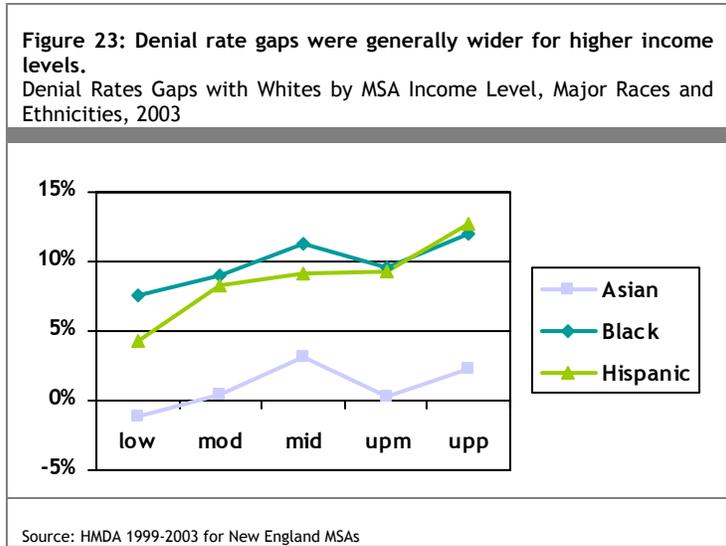
*Within Race and Ethnicity*

While denial rates generally decreased with rising income, the rate increased slightly for upper-income Asians, blacks, and Hispanics.



*Across Race and Ethnicity*

As with origination rate patterns, denial rate gaps between whites and minority groups also increased with income. For blacks and Hispanics, these gaps were at the highest levels in the past five years.

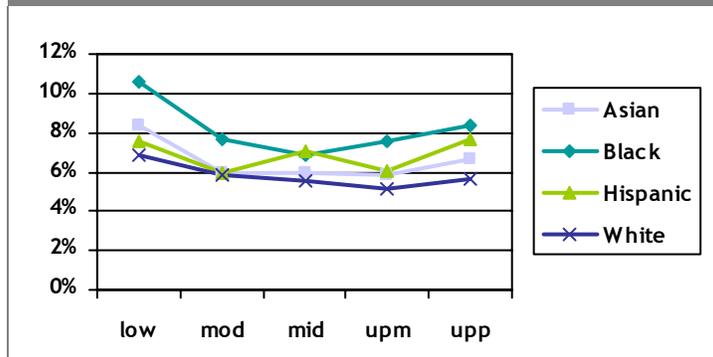


**F. Applications not Evaluated by Lenders**

**1. Applications Withdrawn by Consumer**

**Rates:** Differences were somewhat small across race and ethnicity and income level. blacks were the most likely to withdraw applications at all income levels.

**Figure 25: Withdrawn applications were most common at low- and upper-income levels**  
 Withdrawal Rates by MSA Income Level, Major Races and Ethnicities, 2003



Source: HMDA 1999-2003 for New England MSAs

### **G. Applications Not Completed by Consumer**

**Rates:** Incomplete applications were uncommon for all racial and ethnic groups at all income levels. Rates ranged from 1.1 to 2.0 percent.

## Appendix Tables

<b>Table 1: Total Applications and Actions in New England, HMDA 1999-2003</b>					
	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
Originated	223,542	214,533	216,127	224,951	230,507
Denied	38,462	41,271	32,345	29,851	35,777
Approved, Not Accepted	21,356	22,530	21,196	22,963	25,598
Withdrawn	21,349	19,794	16,975	19,106	23,412
Incomplete	3,664	4,192	3,465	5,667	4,695
Total Applications*	308,373	302,320	290,108	302,538	320,035
<b>1-Year % Change</b>					
Originated		-4.0%	0.7%	4.1%	2.5%
Denied		7.3%	-21.6%	-7.7%	19.9%
Approved, Not Accepted		5.5%	-5.9%	8.3%	11.5%
Withdrawn		-7.3%	-14.2%	12.6%	22.5%
Incomplete		14.4%	-17.3%	63.5%	-17.2%
Total Applications		-2.0%	-4.0%	4.3%	5.8%
<b>Cumulative % Change since 1999</b>					
Originated		-4.0%	-3.3%	0.6%	3.1%
Denied		7.3%	-15.9%	-22.4%	-7.0%
Approved, Not Accepted		5.5%	-0.7%	7.5%	19.9%
Withdrawn		-7.3%	-20.5%	-10.5%	9.7%
Incomplete		14.4%	-5.4%	54.7%	28.1%
Total Applications		-2.0%	-5.9%	-1.9%	3.8%
* In 2003, the total exceeds the sum of the application outcomes because 46 applications were recorded without any outcome. Source: HMDA 1999-2003 for New England					

<b>Table 2: Rates of Application Actions in New England, HMDA 1999-2003</b>					
	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
Origination Rate	72.5%	71.0%	74.5%	74.4%	72.0%
Denial Rate	12.5%	13.7%	11.1%	9.9%	11.2%
Approved, Not Accepted Rate	6.9%	7.5%	7.3%	7.6%	8.0%
Withdrawal Rate	6.9%	6.5%	5.9%	6.3%	7.3%
Incomplete Application Rate	1.2%	1.4%	1.2%	1.9%	1.5%
<b>1-Year Percentage Point Change</b>					
Origination Rate		-1.5%	3.5%	-0.1%	-2.3%
Denial Rate		1.2%	-2.5%	-1.3%	1.3%
Approved, Not Accepted Rate		0.5%	-0.1%	0.3%	0.4%
Withdrawal Rate		-0.4%	-0.7%	0.5%	1.0%
Incomplete Application Rate		0.2%	-0.2%	0.7%	-0.4%
<b>Cumulative Percentage Point Change Since 1999</b>					
Origination Rate		-1.5%	2.0%	1.9%	-0.5%
Denial Rate		1.2%	-1.3%	-2.6%	-1.3%
Approved, Not Accepted Rate		0.5%	0.4%	0.7%	1.1%
Withdrawal Rate		-0.4%	-1.1%	-0.6%	0.4%
Incomplete Application Rate		0.2%	0.0%	0.7%	0.3%
Source: HMDA 1999-2003 for New England					

**Table 3: Total Applications in New England by MSA, HMDA 1999-2003**

	1999	2000	2001	2002	2003	% Change 2002-2003	Share of 2002- 2003 Growth
BANGOR, ME	2,138	2,167	2,022	1,823	1,785	-2%	
BARNSTABLE-YARMOUTH, MA	6,358	5,608	5,064	5,258	5,631	7%	2%
BOSTON, MA-NH	71,322	67,345	65,511	68,502	73,181	7%	25%
BRIDGEPORT, CT	11,678	11,016	10,788	11,557	12,405	7%	5%
BROCKTON, MA	5,630	6,084	6,006	6,078	6,633	9%	3%
BURLINGTON, VT	4,359	4,424	4,017	3,673	4,170	14%	3%
DANBURY, CT	6,564	6,544	6,263	6,567	6,778	3%	1%
FITCHBURG-LEOMINSTER, MA	2,863	3,390	3,061	3,140	3,545	13%	2%
HARTFORD, CT	26,044	24,868	25,159	26,876	28,232	5%	7%
LAWRENCE, MA-NH	10,286	10,120	9,757	9,615	10,194	6%	3%
LEWISTON-AUBURN, ME	2,122	2,041	1,799	1,998	1,611	-19%	
LOWELL, MA-NH	6,830	6,526	6,255	6,247	6,748	8%	3%
MANCHESTER, NH	5,249	5,334	4,896	4,866	5,150	6%	2%
NASHUA, NH	5,121	5,379	4,720	4,846	5,313	10%	3%
NEW BEDFORD, MA	2,941	2,847	2,977	3,310	3,506	6%	1%
NEW HAVEN-MERIDEN, CT	12,009	11,883	12,079	12,363	13,543	10%	6%
NEW LONDON-NORWICH, CT-RI	6,447	6,163	6,355	6,987	7,568	8%	3%
PITTSFIELD, MA	1,616	1,565	1,473	1,459	1,670	14%	1%
PORTLAND, ME	6,488	6,525	6,248	6,360	5,723	-10%	
PORTSMOUTH-ROCHESTER, NH-ME	6,813	6,899	6,333	6,830	6,807	0%	
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	22,538	23,022	23,887	25,858	26,352	2%	3%
SPRINGFIELD, MA	10,153	10,239	10,196	10,779	11,937	11%	6%
STAMFORD-NORWALK, CT	10,380	9,666	8,943	9,602	9,715	1%	1%
WATERBURY, CT	4,949	5,081	4,886	5,143	5,944	16%	4%
WORCESTER, MA-CT	10,766	10,944	10,729	11,690	13,011	11%	7%
Not in MSA	46,708	46,622	40,681	41,090	42,881	4%	10%

Source: HMDA 1999-2003 for New England

**Table 4: Origination Rates in New England by MSA, HMDA 1999-2003**

MSA	1999	2000	2001	2002	2003	Point Change 2002-2003
BANGOR, ME	64.9%	64.1%	70.8%	75.5%	80.3%	4.7%
BARNSTABLE-YARMOUTH, MA	79.6%	78.1%	79.1%	79.5%	76.6%	-2.8%
BOSTON, MA-NH	76.2%	74.6%	76.8%	75.8%	74.1%	-1.7%
BRIDGEPORT, CT	69.1%	67.0%	71.2%	70.9%	68.1%	-2.8%
BROCKTON, MA	74.4%	73.4%	75.5%	74.1%	71.2%	-2.9%
BURLINGTON, VT	73.2%	72.9%	79.6%	79.1%	79.0%	-0.2%
DANBURY, CT	74.9%	70.9%	74.4%	74.3%	71.7%	-2.5%
FITCHBURG-LEOMINSTER, MA	75.4%	75.3%	78.0%	79.0%	74.7%	-4.3%
HARTFORD, CT	78.2%	76.7%	79.7%	77.3%	73.0%	-4.3%
LAWRENCE, MA-NH	73.7%	72.1%	74.4%	74.1%	71.5%	-2.6%
LEWISTON-AUBURN, ME	56.5%	59.0%	65.2%	75.4%	62.8%	-12.6%
LOWELL, MA-NH	77.3%	76.9%	78.1%	77.4%	75.4%	-2.0%
MANCHESTER, NH	72.1%	71.7%	76.2%	75.2%	73.1%	-2.0%
NASHUA, NH	76.9%	73.2%	75.4%	76.1%	72.1%	-4.0%
NEW BEDFORD, MA	74.0%	74.4%	78.3%	74.7%	72.5%	-2.2%
NEW HAVEN-MERIDEN, CT	70.7%	69.1%	74.2%	73.8%	69.5%	-4.3%
NEW LONDON-NORWICH, CT-RI	75.4%	74.5%	76.9%	74.5%	72.3%	-2.2%
PITTSFIELD, MA	78.8%	75.0%	79.4%	81.4%	79.3%	-2.1%
PORTLAND, ME	77.7%	74.2%	77.5%	78.3%	74.8%	-3.5%
PORTSMOUTH-ROCHESTER, NH-ME	68.9%	66.1%	67.8%	69.4%	68.2%	-1.2%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	73.9%	72.2%	74.3%	74.3%	70.8%	-3.5%
SPRINGFIELD, MA	75.3%	73.4%	76.1%	74.5%	73.6%	-0.9%
STAMFORD-NORWALK, CT	73.1%	69.7%	71.1%	69.6%	69.3%	-0.3%
WATERBURY, CT	74.4%	72.6%	77.3%	75.4%	69.3%	-6.1%
WORCESTER, MA-CT	76.1%	74.4%	77.0%	75.4%	73.1%	-2.3%
Not in MSA	59.5%	59.5%	66.0%	69.5%	68.7%	-0.9%

Source: HMDA 1999-2003 for New England

**Table 5: Denial Rates in New England by MSA, HMDA 1999-2003**

<b>MSA</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>Point Change 2002-2003</b>
BANGOR, ME	23.1%	25.7%	18.6%	14.5%	9.4%	-5.1%
BARNSTABLE-YARMOUTH, MA	7.3%	8.5%	6.9%	6.8%	8.9%	2.1%
BOSTON, MA-NH	9.1%	9.8%	8.1%	7.9%	9.8%	1.8%
BRIDGEPORT, CT	12.3%	16.4%	12.4%	10.0%	11.5%	1.5%
BROCKTON, MA	10.9%	10.7%	10.5%	9.6%	12.3%	2.7%
BURLINGTON, VT	15.2%	14.4%	9.8%	8.1%	7.6%	-0.4%
DANBURY, CT	9.1%	12.0%	9.1%	8.0%	8.7%	0.7%
FITCHBURG-LEOMINSTER, MA	10.3%	9.5%	8.1%	7.4%	10.0%	2.6%
HARTFORD, CT	8.8%	10.1%	8.5%	8.0%	10.1%	2.0%
LAWRENCE, MA-NH	11.6%	12.3%	10.4%	10.2%	12.1%	1.9%
LEWISTON-AUBURN, ME	32.4%	27.2%	23.1%	14.1%	17.9%	3.8%
LOWELL, MA-NH	8.4%	9.2%	8.4%	7.6%	9.3%	1.7%
MANCHESTER, NH	14.1%	14.3%	10.9%	10.1%	11.2%	1.1%
NASHUA, NH	11.2%	13.6%	11.2%	9.5%	11.2%	1.7%
NEW BEDFORD, MA	10.0%	10.2%	8.1%	9.8%	12.0%	2.2%
NEW HAVEN-MERIDEN, CT	13.1%	15.5%	11.7%	9.7%	12.1%	2.4%
NEW LONDON-NORWICH, CT-RI	10.5%	12.7%	10.6%	11.4%	11.6%	0.2%
PITTSFIELD, MA	8.7%	10.5%	8.5%	7.5%	8.7%	1.3%
PORTLAND, ME	10.8%	14.1%	10.6%	9.2%	9.1%	-0.2%
PORTSMOUTH-ROCHESTER, NH-ME	16.7%	19.4%	17.4%	15.4%	15.1%	-0.3%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	11.3%	12.5%	10.9%	10.0%	12.6%	2.6%
SPRINGFIELD, MA	9.5%	12.0%	10.0%	10.5%	10.9%	0.4%
STAMFORD-NORWALK, CT	8.3%	10.9%	10.2%	8.5%	9.9%	1.4%
WATERBURY, CT	11.6%	13.1%	9.4%	9.1%	12.3%	3.2%
WORCESTER, MA-CT	8.9%	9.6%	8.1%	8.7%	10.3%	1.6%
Not in MSA	23.4%	23.2%	19.5%	14.8%	14.0%	-0.7%

Source: HMDA 1999-2003 for New England

**Table 6: Applications by Income Level in New England MSAs, HMDA 1999-2003**

<b>Income Level within MSA</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
Upper	104,093	105,136	101,865	107,300	101,407
Middle-Upper	33,466	31,658	31,421	33,174	36,737
Middle	38,819	37,092	35,659	38,691	43,380
Subtotal: Non-LMI	176,378	173,886	168,945	179,165	181,524
Moderate	57,151	53,512	51,534	51,735	61,362
Low	19,645	18,719	16,311	16,181	19,792
Subtotal: LMI	76,796	72,231	67,845	67,916	81,154
No Data	8,491	9,581	12,637	14,367	14,476
<b>Total</b>	<b>261,665</b>	<b>255,698</b>	<b>249,427</b>	<b>261,448</b>	<b>277,154</b>
<b>1-Year % Change</b>					
Upper		1.0%	-3.1%	5.3%	-5.5%
Middle-Upper		-5.4%	-0.7%	5.6%	10.7%
Middle		-4.4%	-3.9%	8.5%	12.1%
Subtotal: Non-LMI		-1.4%	-2.8%	6.0%	1.3%
Moderate		-6.4%	-3.7%	0.4%	18.6%
Low		-4.7%	-12.9%	-0.8%	22.3%
Subtotal: LMI		-5.9%	-6.1%	0.1%	19.5%
No Data		12.8%	31.9%	13.7%	0.8%
Total		-2.3%	-2.5%	4.8%	6.0%
<b>Cumulative % Change since 1999</b>					
Upper		1.0%	-2.1%	3.1%	-2.6%
Middle-Upper		-5.4%	-6.1%	-0.9%	9.8%
Middle		-4.4%	-8.1%	-0.3%	11.7%
Subtotal: Non-LMI		-1.4%	-4.2%	1.6%	2.9%
Moderate		-6.4%	-9.8%	-9.5%	7.4%
Low		-4.7%	-17.0%	-17.6%	0.7%
Subtotal: LMI		-5.9%	-11.7%	-11.6%	5.7%
No Data		12.8%	48.8%	69.2%	70.5%
Total		-2.3%	-4.7%	-0.1%	5.9%

Source: HMDA 1999-2003 for New England

**Table 7: Originations by Income Level in New England, HMDA 1999-2003**

<b>Income Level within MSA</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
Upper	82,990	82,251	81,482	84,055	76,682
Middle-Upper	25,900	23,837	24,769	25,644	27,539
Middle	29,053	27,056	27,093	29,347	31,964
Subtotal: Non-LMI	137,943	133,144	133,344	139,046	136,185
Moderate	41,039	36,991	37,857	37,921	43,798
Low	11,994	11,119	10,103	10,120	12,254
Subtotal: LMI	53,033	48,110	47,960	48,041	56,052
No Data	4,791	5,552	7,969	9,293	8,830
<b>Total</b>	<b>195,767</b>	<b>186,806</b>	<b>189,273</b>	<b>196,380</b>	<b>201,067</b>
<b>1-Year % Change</b>					
Upper		-0.9%	-0.9%	3.2%	-8.8%
Middle-Upper		-8.0%	3.9%	3.5%	7.4%
Middle		-6.9%	0.1%	8.3%	8.9%
Subtotal: Non-LMI		-3.5%	0.2%	4.3%	-2.1%
Moderate		-9.9%	2.3%	0.2%	15.5%
Low		-7.3%	-9.1%	0.2%	21.1%
Subtotal: LMI		-9.3%	-0.3%	0.2%	16.7%
No Data		15.9%	43.5%	16.6%	-5.0%
Total		-4.6%	1.3%	3.8%	2.4%
<b>Cumulative % Change since 1999</b>					
Upper		-0.9%	-1.8%	1.3%	-7.6%
Middle-Upper		-8.0%	-4.4%	-1.0%	6.3%
Middle		-6.9%	-6.7%	1.0%	10.0%
Subtotal: Non-LMI		-3.5%	-3.3%	0.8%	-1.3%
Moderate		-9.9%	-7.8%	-7.6%	6.7%
Low		-7.3%	-15.8%	-15.6%	2.2%
Subtotal: LMI		-9.3%	-9.6%	-9.4%	5.7%
No Data		15.9%	66.3%	94.0%	84.3%
Total		-4.6%	-3.3%	0.3%	2.7%

Source: HMDA 1999-2003 for New England

**Table 8: Disposition of Applications by Income Level in New England MSAs, HMDA 2003**

Income Level within MSA	Originated	Denied	Approved, Not		Withdrawn
			Accepted	Incomplete	
Upper	75.6%	8.1%	8.2%	1.4%	6.6%
Middle-Upper	75.0%	9.4%	8.0%	1.4%	6.2%
Middle	73.7%	10.6%	7.8%	1.4%	6.5%
Subtotal: Non-LMI	<b>75.0%</b>	<b>8.9%</b>	<b>8.1%</b>	<b>1.4%</b>	<b>6.5%</b>
Moderate	71.4%	12.3%	7.9%	1.5%	6.9%
Low	61.9%	20.1%	7.9%	1.6%	8.4%
Subtotal: LMI	<b>69.1%</b>	<b>14.2%</b>	<b>7.9%</b>	<b>1.5%</b>	<b>7.3%</b>
No Data	61.0%	13.8%	8.3%	1.7%	15.2%

Source: HMDA 1999-2003 for New England

**Table 9: Origination Rates by Income Level, New England MSAs, HMDA 1999-2003**

Income Level within MSA	1999	2000	2001	2002	2003
Upper	79.7%	78.2%	80.0%	78.3%	75.6%
Middle-Upper	77.4%	75.3%	78.8%	77.3%	75.0%
Middle	74.8%	72.9%	76.0%	75.8%	73.7%
Subtotal: Non-LMI	<b>78.2%</b>	<b>76.6%</b>	<b>78.9%</b>	<b>77.6%</b>	<b>75.0%</b>
Moderate	71.8%	69.1%	73.5%	73.3%	71.4%
Low	61.1%	59.4%	61.9%	62.5%	61.9%
Subtotal: LMI	<b>69.1%</b>	<b>66.6%</b>	<b>70.7%</b>	<b>70.7%</b>	<b>69.1%</b>
No Data	56.4%	57.9%	63.1%	64.7%	61.0%
Total	74.8%	73.1%	75.9%	75.1%	72.5%
<b>1-Year % Change</b>					
Upper		-1.5%	1.8%	-1.7%	-2.7%
Middle-Upper		-2.1%	3.5%	-1.5%	-2.3%
Middle		-1.9%	3.0%	-0.1%	-2.2%
Subtotal: Non-LMI		-1.6%	2.4%	-1.3%	-2.6%
Moderate		-2.7%	4.3%	-0.2%	-1.9%
Low		-1.7%	2.5%	0.6%	-0.6%
Subtotal: LMI		-2.5%	4.1%	0.0%	-1.7%
No Data		1.5%	5.1%	1.6%	-3.7%
Total		-1.8%	2.8%	-0.8%	-2.6%
<b>Cumulative % Change since 1999</b>					
Upper		-1.5%	0.3%	-1.4%	-4.1%
Middle-Upper		-2.1%	1.4%	-0.1%	-2.4%
Middle		-1.9%	1.1%	1.0%	-1.2%
Subtotal: Non-LMI		-1.6%	0.7%	-0.6%	-3.2%
Moderate		-2.7%	1.7%	1.5%	-0.4%
Low		-1.7%	0.9%	1.5%	0.9%
Subtotal: LMI		-2.5%	1.6%	1.7%	0.0%
No Data		1.5%	6.6%	8.3%	4.6%
Total		-1.8%	1.1%	0.3%	-2.3%

Source: HMDA 1999-2003 for New England

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

<b>Income Level within MSA</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
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%
<b>1-Year % Change</b>					
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%
<b>Cumulative % Change since 1999</b>					
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

**Table 11: Percentage of Applications from LMI Households, HMDA 1999-2003**

	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
BANGOR, ME	37%	37%	27%	27%	29%
BARNSTABLE-YARMOUTH, MA	18%	16%	15%	16%	13%
BOSTON, MA-NH	27%	24%	22%	23%	27%
BRIDGEPORT, CT	36%	40%	38%	36%	36%
BROCKTON, MA	31%	28%	28%	22%	28%
BURLINGTON, VT	33%	31%	29%	26%	37%
DANBURY, CT	36%	39%	42%	41%	36%
FITCHBURG-LEOMINSTER, MA	32%	28%	29%	30%	29%
HARTFORD, CT	36%	37%	37%	37%	42%
LAWRENCE, MA-NH	33%	31%	31%	29%	33%
LEWISTON-AUBURN, ME	36%	31%	31%	27%	30%
LOWELL, MA-NH	32%	29%	30%	33%	36%
MANCHESTER, NH	30%	31%	27%	23%	29%
NASHUA, NH	33%	34%	31%	31%	39%
NEW BEDFORD, MA	19%	18%	19%	16%	18%
NEW HAVEN-MERIDEN, CT	35%	37%	36%	36%	39%
NEW LONDON-NORWICH, CT-RI	32%	31%	30%	29%	34%
PITTSFIELD, MA	26%	29%	27%	29%	32%
PORTLAND, ME	29%	29%	28%	23%	25%
PORTSMOUTH-ROCHESTER, NH-ME	28%	28%	27%	24%	31%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	28%	26%	27%	23%	22%
SPRINGFIELD, MA	32%	32%	31%	30%	35%
STAMFORD-NORWALK, CT	29%	29%	31%	30%	28%
WATERBURY, CT	41%	41%	43%	39%	40%
WORCESTER, MA-CT	26%	25%	22%	19%	28%

Source: HMDA 1999-2003 for New England

**Table 12: Percentage of Originations to LMI Households, HMDA 1999-2003**

	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
BANGOR, ME	27%	28%	21%	22%	26%
BARNSTABLE-YARMOUTH, MA	17%	15%	15%	15%	12%
BOSTON, MA-NH	25%	22%	21%	21%	26%
BRIDGEPORT, CT	32%	36%	36%	34%	34%
BROCKTON, MA	29%	26%	26%	21%	27%
BURLINGTON, VT	28%	25%	26%	24%	36%
DANBURY, CT	35%	37%	40%	40%	35%
FITCHBURG-LEOMINSTER, MA	31%	27%	27%	30%	29%
HARTFORD, CT	34%	35%	35%	35%	41%
LAWRENCE, MA-NH	30%	28%	27%	26%	31%
LEWISTON-AUBURN, ME	26%	25%	24%	23%	25%
LOWELL, MA-NH	30%	27%	29%	32%	35%
MANCHESTER, NH	26%	26%	25%	22%	27%
NASHUA, NH	30%	30%	26%	29%	37%
NEW BEDFORD, MA	17%	16%	17%	15%	17%
NEW HAVEN-MERIDEN, CT	33%	34%	34%	34%	36%
NEW LONDON-NORWICH, CT-RI	29%	27%	28%	26%	32%
PITTSFIELD, MA	22%	26%	25%	28%	31%
PORTLAND, ME	26%	25%	24%	21%	24%
PORTSMOUTH-ROCHESTER, NH-ME	22%	21%	20%	17%	25%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	25%	23%	24%	21%	20%
SPRINGFIELD, MA	29%	29%	28%	27%	33%
STAMFORD-NORWALK, CT	28%	27%	30%	29%	27%
WATERBURY, CT	39%	41%	41%	38%	38%
WORCESTER, MA-CT	24%	22%	21%	18%	27%

Source: HMDA 1999-2003 for New England

**Table 13: Origination Rates by LMI Status, HMDA 1999-2003**

		1999	2000	2001	2002	2003
BANGOR, ME	Non LMI	75.3%	72.5%	76.6%	80.0%	84.0%
	LMI	47.1%	49.0%	54.0%	62.8%	72.0%
	Gap	28.3%	23.5%	22.6%	17.2%	12.0%
BARNSTABLE-YARMOUTH, MA	Non LMI	81.6%	79.9%	80.9%	80.7%	78.5%
	LMI	75.5%	74.6%	76.0%	76.2%	70.7%
	Gap	6.1%	5.3%	4.9%	4.5%	7.9%
BOSTON, MA-NH	Non LMI	79.0%	77.2%	79.1%	77.6%	75.9%
	LMI	71.2%	69.3%	72.6%	72.5%	71.9%
	Gap	7.8%	7.9%	6.5%	5.1%	4.0%
BRIDGEPORT, CT	Non LMI	73.6%	71.9%	74.1%	73.9%	70.7%
	LMI	63.4%	60.7%	68.5%	67.5%	65.2%
	Gap	10.2%	11.2%	5.6%	6.4%	5.6%
BROCKTON, MA	Non LMI	77.5%	76.3%	77.7%	75.6%	73.3%
	LMI	70.2%	69.2%	71.9%	71.4%	68.0%
	Gap	7.3%	7.0%	5.8%	4.2%	5.3%
BURLINGTON, VT	Non LMI	79.2%	78.5%	83.4%	82.0%	80.6%
	LMI	62.5%	60.1%	71.2%	72.7%	76.5%
	Gap	16.8%	18.4%	12.2%	9.4%	4.1%
DANBURY, CT	Non LMI	77.6%	74.5%	77.0%	76.9%	74.1%
	LMI	71.9%	67.3%	72.4%	71.8%	69.2%
	Gap	5.6%	7.2%	4.6%	5.1%	4.9%
FITCHBURG-LEOMINSTER, MA	Non LMI	77.5%	77.7%	81.1%	80.2%	75.9%
	LMI	72.3%	72.1%	72.5%	77.9%	75.7%
	Gap	5.2%	5.5%	8.6%	2.4%	0.1%
HARTFORD, CT	Non LMI	80.8%	79.1%	82.4%	79.7%	75.5%
	LMI	75.3%	73.9%	76.6%	74.8%	70.8%
	Gap	5.5%	5.3%	5.8%	4.9%	4.7%
LAWRENCE, MA-NH	Non LMI	77.3%	76.5%	78.4%	77.0%	74.9%
	LMI	68.0%	64.8%	67.3%	68.3%	66.6%
	Gap	9.4%	11.7%	11.2%	8.8%	8.3%
LEWISTON-AUBURN, ME	Non LMI	65.5%	64.8%	71.4%	80.0%	67.1%
	LMI	39.3%	46.8%	51.3%	63.8%	52.7%
	Gap	26.2%	18.1%	20.1%	16.2%	14.3%
LOWELL, MA-NH	Non LMI	79.5%	79.5%	80.1%	79.6%	77.9%
	LMI	74.5%	72.1%	76.3%	75.5%	73.6%
	Gap	5.0%	7.4%	3.8%	4.1%	4.3%
MANCHESTER, NH	Non LMI	76.6%	77.2%	79.0%	77.6%	76.0%
	LMI	62.5%	60.9%	70.4%	70.3%	68.5%
	Gap	14.1%	16.3%	8.6%	7.3%	7.5%
NASHUA, NH	Non LMI	81.2%	77.6%	80.7%	79.5%	75.2%
	LMI	69.8%	65.9%	65.4%	70.4%	68.2%
	Gap	11.4%	11.7%	15.3%	9.0%	7.0%

NEW BEDFORD, MA	Non LMI	76.6%	77.4%	81.4%	76.4%	74.1%
	LMI	66.7%	65.7%	68.6%	70.6%	69.6%
	Gap	9.9%	11.7%	12.8%	5.8%	4.5%
NEW HAVEN-MERIDEN, CT	Non LMI	74.4%	73.8%	76.8%	77.1%	72.8%
	LMI	66.3%	63.3%	71.7%	70.1%	65.8%
	Gap	8.1%	10.5%	5.1%	7.0%	7.1%
NEW LONDON-NORWICH, CT-RI	Non LMI	79.6%	78.8%	80.3%	78.8%	75.8%
	LMI	67.9%	65.6%	70.4%	67.0%	67.5%
	Gap	11.7%	13.2%	9.9%	11.8%	8.3%
PITTSFIELD, MA	Non LMI	82.2%	78.3%	82.3%	82.9%	80.5%
	LMI	69.4%	67.2%	74.9%	78.5%	76.7%
	Gap	12.8%	11.1%	7.3%	4.4%	3.7%
PORTLAND, ME	Non LMI	81.6%	78.8%	81.8%	81.1%	76.5%
	LMI	68.9%	63.3%	68.1%	71.9%	72.1%
	Gap	12.7%	15.5%	13.6%	9.2%	4.4%
PORTSMOUTH-ROCHESTER, NH-ME	Non LMI	75.2%	73.2%	75.0%	75.8%	74.0%
	LMI	53.9%	48.4%	48.9%	49.6%	55.1%
	Gap	21.3%	24.8%	26.1%	26.2%	18.9%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	Non LMI	77.3%	75.9%	78.0%	76.8%	73.4%
	LMI	67.1%	64.1%	67.0%	68.3%	65.2%
	Gap	10.2%	11.8%	11.0%	8.5%	8.2%
SPRINGFIELD, MA	Non LMI	79.2%	77.3%	79.6%	77.7%	76.5%
	LMI	68.7%	66.5%	70.0%	68.9%	69.9%
	Gap	10.5%	10.8%	9.6%	8.9%	6.6%
STAMFORD-NORWALK, CT	Non LMI	74.9%	71.7%	73.6%	71.4%	70.9%
	LMI	70.7%	66.5%	68.3%	67.6%	66.4%
	Gap	4.2%	5.2%	5.3%	3.8%	4.6%
WATERBURY, CT	Non LMI	77.3%	74.1%	80.7%	77.9%	72.1%
	LMI	72.0%	71.8%	74.2%	73.0%	66.5%
	Gap	5.3%	2.3%	6.5%	5.0%	5.6%
WORCESTER, MA-CT	Non LMI	79.2%	77.3%	79.4%	77.5%	75.9%
	LMI	70.0%	67.6%	71.8%	70.6%	69.9%
	Gap	9.2%	9.7%	7.6%	7.0%	5.9%
Source: HMDA 1999-2003 for New England						

**Table 14: Denial Rates by LMI Status, HMDA 1999-2003**

		1999	2000	2001	2002	2003
BANGOR, ME	Non LMI	14.1%	17.4%	12.8%	9.7%	6.2%
	LMI	38.5%	41.4%	35.8%	27.4%	17.1%
	Gap	-24.4%	-24.0%	-22.9%	-17.6%	-10.9%
BARNSTABLE-YARMOUTH, MA	Non LMI	6.1%	7.3%	6.5%	5.8%	7.9%
	LMI	11.1%	11.7%	8.8%	10.8%	12.7%
	Gap	-5.0%	-4.3%	-2.3%	-5.0%	-4.8%
BOSTON, MA-NH	Non LMI	7.2%	7.9%	6.5%	6.6%	8.5%
	LMI	13.5%	14.5%	12.6%	11.5%	12.5%
	Gap	-6.4%	-6.6%	-6.0%	-4.9%	-4.0%
BRIDGEPORT, CT	Non LMI	9.3%	12.1%	9.3%	7.7%	9.4%
	LMI	16.2%	22.2%	16.8%	13.4%	14.9%
	Gap	-6.9%	-10.1%	-7.5%	-5.7%	-5.5%
BROCKTON, MA	Non LMI	8.9%	8.9%	9.1%	8.7%	10.8%
	LMI	14.7%	13.8%	14.0%	11.4%	15.7%
	Gap	-5.8%	-4.9%	-4.9%	-2.7%	-4.9%
BURLINGTON, VT	Non LMI	10.1%	9.0%	6.7%	5.8%	6.0%
	LMI	24.5%	26.7%	17.6%	14.4%	10.6%
	Gap	-14.4%	-17.8%	-10.9%	-8.6%	-4.6%
DANBURY, CT	Non LMI	6.5%	7.8%	6.0%	5.9%	7.1%
	LMI	12.4%	16.7%	12.8%	10.6%	11.1%
	Gap	-5.8%	-8.9%	-6.9%	-4.8%	-4.0%
FITCHBURG-LEOMINSTER, MA	Non LMI	8.9%	7.1%	6.1%	6.5%	9.3%
	LMI	13.1%	14.5%	11.9%	9.5%	11.3%
	Gap	-4.2%	-7.4%	-5.7%	-3.0%	-2.0%
HARTFORD, CT	Non LMI	6.7%	8.1%	6.6%	6.0%	7.9%
	LMI	11.7%	13.2%	11.6%	11.2%	12.6%
	Gap	-5.0%	-5.1%	-5.0%	-5.2%	-4.7%
LAWRENCE, MA-NH	Non LMI	8.4%	9.4%	7.1%	7.9%	9.5%
	LMI	17.3%	18.8%	17.5%	15.3%	16.6%
	Gap	-8.9%	-9.4%	-10.4%	-7.4%	-7.0%
LEWISTON-AUBURN, ME	Non LMI	23.0%	21.1%	16.0%	10.1%	13.6%
	LMI	50.4%	40.9%	39.3%	24.3%	28.8%
	Gap	-27.4%	-19.8%	-23.2%	-14.2%	-15.2%
LOWELL, MA-NH	Non LMI	7.0%	7.1%	6.5%	6.0%	7.4%
	LMI	10.6%	13.6%	12.8%	10.4%	11.8%
	Gap	-3.6%	-6.5%	-6.3%	-4.3%	-4.4%
MANCHESTER, NH	Non LMI	10.1%	9.4%	8.0%	7.8%	9.4%
	LMI	23.7%	25.1%	19.4%	16.0%	15.4%
	Gap	-13.6%	-15.7%	-11.4%	-8.3%	-6.0%
NASHUA, NH	Non LMI	7.2%	9.0%	6.5%	6.3%	7.9%
	LMI	18.1%	22.4%	21.7%	16.2%	16.1%
	Gap	-10.9%	-13.4%	-15.2%	-10.0%	-8.2%

NEW BEDFORD, MA	Non LMI	8.4%	8.1%	6.2%	8.4%	11.0%
	LMI	16.0%	16.7%	14.9%	16.0%	15.6%
	Gap	-7.6%	-8.6%	-8.6%	-7.6%	-4.6%
NEW HAVEN-MERIDEN, CT	Non LMI	10.5%	11.5%	9.5%	7.6%	9.7%
	LMI	16.7%	21.4%	15.7%	12.9%	15.0%
	Gap	-6.2%	-9.9%	-6.2%	-5.3%	-5.3%
NEW LONDON-NORWICH, CT-RI	Non LMI	7.7%	8.7%	7.9%	7.6%	8.8%
	LMI	16.3%	21.6%	17.1%	19.6%	16.1%
	Gap	-8.6%	-12.9%	-9.2%	-11.9%	-7.3%
PITTSFIELD, MA	Non LMI	5.8%	8.6%	6.5%	6.9%	7.5%
	LMI	17.0%	15.1%	13.2%	9.0%	11.8%
	Gap	-11.3%	-6.5%	-6.7%	-2.1%	-4.3%
PORTLAND, ME	Non LMI	7.3%	9.8%	6.5%	6.9%	7.2%
	LMI	19.3%	24.9%	20.3%	16.9%	14.2%
	Gap	-12.0%	-15.0%	-13.8%	-10.0%	-7.0%
PORTSMOUTH-ROCHESTER, NH-ME	Non LMI	11.1%	12.7%	10.6%	10.0%	10.0%
	LMI	30.9%	36.5%	37.0%	33.4%	27.2%
	Gap	-19.8%	-23.7%	-26.4%	-23.4%	-17.2%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	Non LMI	8.7%	9.9%	8.2%	8.2%	10.9%
	LMI	17.1%	19.0%	17.3%	15.2%	17.0%
	Gap	-8.3%	-9.1%	-9.1%	-7.0%	-6.0%
SPRINGFIELD, MA	Non LMI	7.2%	9.0%	7.2%	8.0%	8.6%
	LMI	14.6%	17.6%	15.6%	15.8%	14.5%
	Gap	-7.4%	-8.7%	-8.4%	-7.8%	-5.8%
STAMFORD-NORWALK, CT	Non LMI	6.6%	8.4%	7.9%	6.4%	9.0%
	LMI	11.1%	15.3%	14.1%	11.9%	12.3%
	Gap	-4.5%	-6.9%	-6.2%	-5.5%	-3.3%
WATERBURY, CT	Non LMI	9.1%	11.5%	6.6%	6.5%	10.1%
	LMI	14.0%	14.9%	13.1%	12.9%	15.4%
	Gap	-4.9%	-3.3%	-6.5%	-6.5%	-5.3%
WORCESTER, MA-CT	Non LMI	6.9%	7.7%	6.2%	7.3%	9.0%
	LMI	13.7%	14.9%	13.5%	13.4%	13.0%
	Gap	-6.8%	-7.2%	-7.3%	-6.1%	-4.0%

Source: HMDA 1999-2003 for New England

**Table 15: Disposition of Applications by Race or Ethnicity in New England, HMDA 2003**

	Originated	Denied	Approved, Not Accepted	Incomplete	Withdrawn
Asian	72.8%	10.4%	8.8%	1.3%	6.8%
Black	60.0%	19.6%	10.3%	1.8%	8.4%
Hispanic	63.0%	18.7%	9.7%	1.6%	7.1%
Other	65.5%	16.1%	8.4%	1.8%	8.3%
Subtotal: Minority	64.4%	16.9%	9.5%	1.6%	7.5%
Mixed White / Minority	74.0%	9.7%	7.0%	1.5%	7.8%
White	76.6%	8.9%	7.4%	1.2%	5.8%
Information Not Provided	61.5%	13.3%	9.5%	2.2%	13.4%

Source: HMDA 1999-2003 for New England

**Table 16: Disposition of Applications by Race / Ethnicity in New England MSAs, HMDA 2003**

	Originated	Denied	Approved, Not Accepted	Incomplete	Withdrawn
Asian	72.6%	10.5%	8.8%	1.3%	6.8%
Black	59.9%	19.5%	10.4%	1.8%	8.4%
Hispanic	62.9%	18.7%	9.7%	1.6%	7.1%
Other	65.0%	16.1%	8.5%	1.9%	8.5%
Subtotal: Minority	64.3%	16.9%	9.6%	1.6%	7.6%
Mixed White / Minority	73.6%	10.0%	6.9%	1.5%	7.9%
White	75.7%	9.6%	7.4%	1.3%	6.0%
Information Not Provided	61.2%	13.7%	9.4%	2.3%	13.4%

Source: HMDA 1999-2003 for New England

**Table 17: Applications by Race / Ethnicity in New England, HMDA 1999-2003**

	1999	2000	2001	2002	2003
Asian	6,080	6,747	6,726	8,071	8,964
Black	9,893	10,288	9,431	10,149	12,428
Hispanic	9,853	11,504	12,183	13,739	16,956
Other	4,342	4,374	3,914	4,904	5,146
Subtotal: Minority	30,168	32,913	32,254	36,863	43,494
Mixed White / Minority	4,318	4,394	3,997	4,255	5,382
White	239,026	222,174	207,938	212,209	225,525
Information Not Provided	34,861	42,839	45,919	49,211	45,634
<b>Total</b>	<b>308,373</b>	<b>302,320</b>	<b>290,108</b>	<b>302,538</b>	<b>320,035</b>
<b>1-Year % Change</b>					
Asian		11%	0%	20%	11%
Black		4%	-8%	8%	22%
Hispanic		17%	6%	13%	23%
Other		1%	-11%	25%	5%
Subtotal: Minority		9%	-2%	14%	18%
Mixed White / Minority		2%	-9%	6%	26%
White		-7%	-6%	2%	6%
Information Not Provided		23%	7%	7%	-7%
<b>Total</b>		<b>-2%</b>	<b>-4%</b>	<b>4%</b>	<b>6%</b>
<b>Cumulative % Change since 1999</b>					
Asian		11%	11%	33%	47%
Black		4%	-5%	3%	26%
Hispanic		17%	24%	39%	72%
Other		1%	-10%	13%	19%
Subtotal: Minority		9%	7%	22%	44%
Mixed White / Minority		2%	-7%	-1%	25%
White		-7%	-13%	-11%	-6%
Information Not Provided		23%	32%	41%	31%
<b>Total</b>		<b>-2%</b>	<b>-6%</b>	<b>-2%</b>	<b>4%</b>

Source: HMDA 1999-2003 for New England

**Table 18: Applications by Race / Ethnicity in New England MSAs, HMDA 1999-2003**

	1999	2000	2001	2002	2003
Asian	5,875	6,493	6,527	7,868	8,678
Black	9,638	9,989	9,210	9,965	12,213
Hispanic	9,644	11,232	11,947	13,501	16,644
Other	3,738	3,876	3,638	4,495	4,727
Subtotal: Minority	28,895	31,590	31,322	35,829	42,262
Mixed White / Minority	3,818	3,833	3,569	3,815	4,827
White	199,905	187,086	177,074	180,482	190,765
Information Not Provided	29,047	33,189	37,462	41,322	39,300
<b>Total</b>	<b>261,665</b>	<b>255,698</b>	<b>249,427</b>	<b>261,448</b>	<b>277,154</b>
<b>1-Year % Change</b>					
Asian		11%	1%	21%	10%
Black		4%	-8%	8%	23%
Hispanic		16%	6%	13%	23%
Other		4%	-6%	24%	5%
Subtotal: Minority		9%	-1%	14%	18%
Mixed White / Minority		0%	-7%	7%	27%
White		-6%	-5%	2%	6%
Information Not Provided		14%	13%	10%	-5%
<b>Total</b>		<b>-2%</b>	<b>-2%</b>	<b>5%</b>	<b>6%</b>
<b>Cumulative % Change since 1999</b>					
Asian		11%	11%	34%	48%
Black		4%	-4%	3%	27%
Hispanic		16%	24%	40%	73%
Other		4%	-3%	20%	26%
Subtotal: Minority		9%	8%	24%	46%
Mixed White / Minority		0%	-7%	0%	26%
White		-6%	-11%	-10%	-5%
Information Not Provided		14%	29%	42%	35%
<b>Total</b>		<b>-2%</b>	<b>-5%</b>	<b>0%</b>	<b>6%</b>

Source: HMDA 1999-2003 for New England

**Table 19: Originations by Race / Ethnicity in New England, HMDA 1999-2003**

	1999	2000	2001	2002	2003
Asian	4,591	5,035	5,109	6,072	6,508
Black	6,272	6,184	6,107	6,550	7,440
Hispanic	6,815	7,536	8,383	9,193	10,669
Other	2,626	2,765	2,780	3,522	3,347
Subtotal: Minority	20,304	21,520	22,379	25,337	27,964
Mixed White / Minority	3,351	3,342	3,181	3,302	3,962
White	179,572	166,807	162,323	166,257	170,649
Information Not Provided	20,315	22,864	28,244	30,055	27,932
<b>Total</b>	<b>223,542</b>	<b>214,533</b>	<b>216,127</b>	<b>224,951</b>	<b>230,507</b>
<b>1-Year % Change</b>					
Asian		10%	1%	19%	7%
Black		-1%	-1%	7%	14%
Hispanic		11%	11%	10%	16%
Other		5%	1%	27%	-5%
Subtotal: Minority		6%	4%	13%	10%
Mixed White / Minority		0%	-5%	4%	20%
White		-7%	-3%	2%	3%
Information Not Provided		13%	24%	6%	-7%
<b>Total</b>		<b>-4%</b>	<b>1%</b>	<b>4%</b>	<b>2%</b>
<b>Cumulative % Change since 1999</b>					
Asian		10%	11%	32%	42%
Black		-1%	-3%	4%	19%
Hispanic		11%	23%	35%	57%
Other		5%	6%	34%	27%
Subtotal: Minority		6%	10%	25%	38%
Mixed White / Minority		0%	-5%	-1%	18%
White		-7%	-10%	-7%	-5%
Information Not Provided		13%	39%	48%	37%
<b>Total</b>		<b>-4%</b>	<b>-3%</b>	<b>1%</b>	<b>3%</b>

Source: HMDA 1999-2003 for New England

**Table 20: Originations by Race / Ethnicity in New England MSAs, HMDA 1999-2003**

	1999	2000	2001	2002	2003
Asian	4,476	4,906	4,968	5,931	6,315
Black	6,151	6,056	5,986	6,458	7,324
Hispanic	6,702	7,417	8,251	9,049	10,479
Other	2,397	2,553	2,613	3,237	3,094
Subtotal: Minority	19,726	20,932	21,818	24,675	27,212
Mixed White / Minority	3,038	2,991	2,880	2,980	3,570
White	155,980	144,239	140,430	142,814	146,123
Information Not Provided	17,023	18,644	24,145	25,911	24,162
<b>Total</b>	<b>195,767</b>	<b>186,806</b>	<b>189,273</b>	<b>196,380</b>	<b>201,067</b>
<b>1-Year % Change</b>					
Asian		10%	1%	19%	6%
Black		-2%	-1%	8%	13%
Hispanic		11%	11%	10%	16%
Other		7%	2%	24%	-4%
Subtotal: Minority		6%	4%	13%	10%
Mixed White / Minority		-2%	-4%	3%	20%
White		-8%	-3%	2%	2%
Information Not Provided		10%	30%	7%	-7%
<b>Total</b>		<b>-5%</b>	<b>1%</b>	<b>4%</b>	<b>2%</b>
<b>Cumulative % Change since 1999</b>					
Asian		10%	11%	33%	41%
Black		-2%	-3%	5%	19%
Hispanic		11%	23%	35%	56%
Other		7%	9%	35%	29%
Subtotal: Minority		6%	11%	25%	38%
Mixed White / Minority		-2%	-5%	-2%	18%
White		-8%	-10%	-8%	-6%
Information Not Provided		10%	42%	52%	42%
<b>Total</b>		<b>-5%</b>	<b>-3%</b>	<b>0%</b>	<b>3%</b>

Source: HMDA 1999-2003 for New England

**Table 21: Origination Rates by Race / Ethnicity in New England, HMDA 1999-2003**

	1999	2000	2001	2002	2003
Asian	75.5%	74.6%	76.0%	75.2%	72.6%
Black	63.4%	60.1%	64.8%	64.5%	59.9%
Hispanic	69.2%	65.5%	68.8%	66.9%	62.9%
Other	60.5%	63.2%	71.0%	71.8%	65.0%
Subtotal: Minority	67.3%	65.4%	69.4%	68.7%	64.3%
Mixed White / Minority	77.6%	76.1%	79.6%	77.6%	73.6%
White	75.1%	75.1%	78.1%	78.3%	75.7%
Information Not Provided	58.3%	53.4%	61.5%	61.1%	61.2%
Total					
<b>1-Year % Change</b>					
Asian		-0.9%	1.3%	-0.7%	-2.6%
Black		-3.3%	4.6%	-0.2%	-4.7%
Hispanic		-3.7%	3.3%	-1.9%	-4.0%
Other		2.7%	7.8%	0.8%	-6.8%
Subtotal: Minority		-1.9%	4.0%	-0.7%	-4.4%
Mixed White / Minority		-1.5%	3.5%	-2.0%	-4.0%
White		0.0%	3.0%	0.3%	-2.7%
Information Not Provided		-4.9%	8.1%	-0.4%	0.1%
Total					
<b>Cumulative % Change since 1999</b>					
Asian		-0.9%	0.4%	-0.3%	-2.9%
Black		-3.3%	1.4%	1.1%	-3.5%
Hispanic		-3.7%	-0.4%	-2.3%	-6.2%
Other		2.7%	10.5%	11.3%	4.6%
Subtotal: Minority		-1.9%	2.1%	1.4%	-3.0%
Mixed White / Minority		-1.5%	2.0%	0.0%	-4.0%
White		0.0%	2.9%	3.2%	0.5%
Information Not Provided		-4.9%	3.2%	2.8%	2.9%
Total					

Source: HMDA 1999-2003 for New England

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

	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
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%
<b>Total</b>					
<b>1-Year % Change</b>					
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%
<b>Total</b>					
<b>Cumulative % Change since 1999</b>					
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%
<b>Total</b>					

Source: HMDA 1999-2003 for New England

Table 23: Application Volume by Race / Ethnicity, HMDA 1999-2003

MSA	Race / Ethnicity	1999	2000	2001	2002	2003
BANGOR, ME	Asian	4	11	9	16	13
	Black	4	5	5	3	5
	Hispanic	8	4	6	5	4
	Other	25	24	18	16	16
	Mixed White / Minority	17	21	18	24	35
	White	1,905	1,672	1,642	1,498	1,581
	Info Not Provided	175	430	324	261	131
BARNSTABLE-YARMOUTH, MA	Asian	32	36	39	25	31
	Black	57	43	37	45	47
	Hispanic	41	55	84	65	88
	Other	64	77	64	86	129
	Mixed White / Minority	64	60	40	52	75
	White	5,491	4,728	4,092	4,148	4,445
	Info Not Provided	609	609	708	837	816
BOSTON, MA-NH	Asian	2,717	3,000	2,786	3,365	3,523
	Black	2,720	2,515	2,356	2,289	2,844
	Hispanic	2,106	2,379	2,471	2,884	3,419
	Other	1,128	1,240	1,162	1,307	1,162
	Mixed White / Minority	1,151	1,116	1,012	1,078	1,333
	White	54,210	48,973	45,756	46,230	49,825
	Info Not Provided	7,290	8,122	9,968	11,349	11,075
BRIDGEPORT, CT	Asian	170	205	215	246	320
	Black	1,071	1,165	1,032	1,138	1,288
	Hispanic	782	886	963	994	1,464
	Other	181	206	165	255	273
	Mixed White / Minority	151	135	120	135	198
	White	7,327	6,476	6,178	6,793	7,076
	Info Not Provided	1,996	1,943	2,115	1,996	1,786
BROCKTON, MA	Asian	61	93	83	111	97
	Black	402	535	649	770	877
	Hispanic	138	182	206	211	229
	Other	161	193	174	143	170
	Mixed White / Minority	84	110	79	64	105
	White	4,238	4,315	4,053	3,854	4,210
	Info Not Provided	546	656	762	925	945
BURLINGTON, VT	Asian	51	45	71	60	65
	Black	9	14	18	12	19
	Hispanic	9	16	20	10	26
	Other	46	37	24	44	40
	Mixed White / Minority	64	70	60	44	51
	White	3,659	3,388	3,075	2,812	3,414
	Info Not Provided	521	854	749	691	555
DANBURY, CT	Asian	134	156	158	164	210
	Black	121	118	104	86	93
	Hispanic	224	284	323	396	497
	Other	67	105	89	133	135

	Mixed White / Minority	123	129	95	137	136
	White	4,805	4,604	4,243	4,375	4,614
	Info Not Provided	1,090	1,148	1,251	1,276	1,093
<b>FITCHBURG-LEOMINSTER, MA</b>	Asian	49	89	60	80	66
	Black	52	42	63	54	98
	Hispanic	110	139	169	162	207
	Other	26	47	32	53	78
	Mixed White / Minority	50	53	60	56	72
	White	2,294	2,641	2,340	2,313	2,588
	Info Not Provided	282	379	337	422	436
<b>HARTFORD, CT</b>	Asian	417	441	439	625	671
	Black	1,684	1,722	1,534	1,663	1,973
	Hispanic	1,112	1,346	1,307	1,553	1,832
	Other	365	338	350	535	593
	Mixed White / Minority	423	376	379	404	524
	White	19,442	17,806	17,734	18,512	18,720
	Info Not Provided	2,601	2,839	3,416	3,584	3,919
<b>LAWRENCE, MA-NH</b>	Asian	199	234	228	228	196
	Black	102	99	103	138	172
	Hispanic	905	875	965	1,121	1,327
	Other	108	129	88	133	97
	Mixed White / Minority	148	118	114	153	172
	White	7,840	7,395	6,787	6,247	6,892
	Info Not Provided	984	1,270	1,472	1,595	1,338
<b>LEWISTON-AUBURN, ME</b>	Asian	4	4	9	11	9
	Black	3	5	7	10	21
	Hispanic	5	6	10	6	6
	Other	36	16	12	21	18
	Mixed White / Minority	16	20	13	22	23
	White	1,903	1,702	1,461	1,729	1,386
	Info Not Provided	155	288	287	199	148
<b>LOWELL, MA-NH</b>	Asian	362	464	452	501	569
	Black	103	120	105	141	209
	Hispanic	158	154	182	188	235
	Other	131	132	135	122	127
	Mixed White / Minority	94	86	110	112	134
	White	5,330	4,865	4,474	4,254	4,571
	Info Not Provided	652	705	797	929	903
<b>MANCHESTER, NH</b>	Asian	66	65	73	74	100
	Black	44	41	39	54	45
	Hispanic	38	65	67	106	83
	Other	93	61	54	57	63
	Mixed White / Minority	69	69	70	63	76
	White	4,478	4,252	3,843	3,715	4,043
	Info Not Provided	461	781	750	797	740
<b>NASHUA, NH</b>	Asian	79	114	102	150	182
	Black	37	48	48	35	39
	Hispanic	65	82	103	95	150
	Other	58	78	62	81	80
	Mixed White / Minority	80	63	77	69	99
	White	4,316	4,267	3,533	3,570	4,051
	Info Not Provided	486	727	795	846	712

<b>NEW BEDFORD, MA</b>	Asian	20	12	19	30	28
	Black	73	92	71	112	120
	Hispanic	69	80	95	117	149
	Other	51	55	46	74	78
	Mixed White / Minority	33	46	37	70	65
	White	2,430	2,304	2,397	2,488	2,635
	Info Not Provided	265	258	312	419	431
<b>NEW HAVEN-MERIDEN, CT</b>	Asian	238	217	266	305	443
	Black	965	1,047	890	1,019	1,219
	Hispanic	624	767	798	775	1,133
	Other	180	150	155	214	243
	Mixed White / Minority	136	171	178	214	260
	White	8,066	7,693	7,850	7,948	8,210
	Info Not Provided	1,800	1,838	1,942	1,888	2,035
<b>NEW LONDON-NORWICH, CT-RI</b>	Asian	129	111	215	242	286
	Black	142	125	128	148	129
	Hispanic	166	154	171	229	282
	Other	125	105	114	124	139
	Mixed White / Minority	126	133	125	129	177
	White	5,045	4,677	4,524	4,894	5,473
	Info Not Provided	714	858	1,078	1,221	1,082
<b>PITTSFIELD, MA</b>	Asian	9	6	8	10	17
	Black	11	11	9	11	21
	Hispanic	12	14	13	13	27
	Other	20	15	12	14	12
	Mixed White / Minority	17	21	17	10	32
	White	1,422	1,289	1,198	1,226	1,427
	Info Not Provided	125	209	216	175	134
<b>PORTLAND, ME</b>	Asian	54	53	65	64	55
	Black	24	25	31	26	31
	Hispanic	28	21	22	22	32
	Other	54	49	79	61	48
	Mixed White / Minority	80	71	63	65	122
	White	5,769	5,609	5,356	5,333	4,787
	Info Not Provided	479	697	632	789	648
<b>PORTSMOUTH- ROCHESTER, NH-ME</b>	Asian	35	42	45	54	77
	Black	18	19	16	13	29
	Hispanic	13	15	26	26	34
	Other	82	68	38	58	59
	Mixed White / Minority	70	73	65	67	97
	White	5,792	5,394	4,994	5,275	5,734
	Info Not Provided	803	1,288	1,149	1,337	777
<b>PROVIDENCE-FALL RIVER- WARWICK, RI-MA</b>	Asian	246	286	327	401	472
	Black	539	567	566	684	969
	Hispanic	1,024	1,288	1,382	1,922	2,310
	Other	274	262	342	377	448
	Mixed White / Minority	253	260	262	317	343
	White	17,438	17,466	17,369	17,961	17,688
	Info Not Provided	2,764	2,893	3,639	4,196	4,122

<b>SPRINGFIELD, MA</b>	Asian	125	151	148	204	251
	Black	598	682	533	515	626
	Hispanic	817	911	871	932	1,173
	Other	86	96	84	115	179
	Mixed White / Minority	134	162	160	163	199
	White	7,557	7,522	7,578	7,720	8,231
	Info Not Provided	836	715	822	1,130	1,278
<b>STAMFORD-NORWALK, CT</b>	Asian	277	228	288	335	391
	Black	402	358	351	303	392
	Hispanic	520	611	756	814	866
	Other	145	112	107	169	157
	Mixed White / Minority	206	201	176	144	198
	White	7,112	6,507	5,602	5,983	6,255
	Info Not Provided	1,718	1,649	1,663	1,854	1,456
<b>WATERBURY, CT</b>	Asian	45	43	53	77	95
	Black	273	330	233	290	433
	Hispanic	382	519	520	409	481
	Other	78	95	79	89	163
	Mixed White / Minority	64	83	77	71	123
	White	3,553	3,429	3,333	3,515	3,939
	Info Not Provided	554	582	591	692	710
<b>WORCESTER, MA-CT</b>	Asian	352	387	369	490	511
	Black	184	258	282	405	514
	Hispanic	288	378	417	445	590
	Other	154	186	153	214	220
	Mixed White / Minority	165	186	162	152	178
	White	8,482	8,100	7,660	8,070	8,970
	Info Not Provided	1,141	1,449	1,686	1,914	2,028
<b>NA (Outside of MSA)</b>	Asian	205	254	199	203	286
	Black	255	299	221	184	215
	Hispanic	209	272	236	238	312
	Other	604	498	276	409	419
	Mixed White / Minority	500	561	428	440	555
	White	39,121	35,088	30,864	31,727	34,760
	Info Not Provided	5,814	9,650	8,457	7,889	6,334

Source: HMDA 1999-2003 for New England

**Table 24: Origination Rate, Selected Races / Ethnicities, HMDA 1999-2003**  
(Measures with fewer than 100 applications omitted)

MSA	Race / Ethnicity	1999	2000	2001	2002	2003
BOSTON, MA-NH	Asian	77.0%	76.3%	77.5%	76.2%	73.6%
	Black	65.3%	59.8%	63.5%	64.7%	61.0%
	Hispanic	70.6%	67.3%	69.9%	70.4%	64.6%
	White	78.9%	77.9%	79.8%	79.1%	77.9%
BRIDGEPORT, CT	Asian	71.2%	74.1%	74.9%	74.8%	69.1%
	Black	55.6%	54.6%	57.9%	57.3%	58.0%
	Hispanic	70.1%	63.7%	70.0%	66.7%	62.2%
	White	76.2%	74.6%	76.4%	77.2%	74.0%
BROCKTON, MA	Asian	-	-	-	69.4%	-
	Black	71.4%	65.8%	66.4%	69.2%	60.7%
	Hispanic	68.1%	67.0%	67.5%	73.9%	60.7%
	White	77.9%	77.8%	79.9%	78.4%	77.0%
DANBURY, CT	Asian	79.9%	67.9%	74.7%	72.6%	76.7%
	Black	56.2%	60.2%	72.1%	-	-
	Hispanic	61.6%	59.9%	70.0%	62.4%	57.7%
	White	78.0%	74.0%	76.7%	77.7%	75.4%
FITCHBURG-LEOMINSTER, MA	Asian	-	-	-	-	-
	Black	-	-	-	-	-
	Hispanic	70.0%	69.8%	71.6%	75.3%	68.1%
	White	77.6%	78.3%	80.2%	82.3%	78.5%
HARTFORD, CT	Asian	77.9%	79.8%	79.5%	76.3%	71.4%
	Black	67.9%	66.5%	70.0%	67.1%	58.5%
	Hispanic	74.8%	69.8%	75.4%	67.3%	63.5%
	White	82.0%	81.3%	83.5%	82.0%	78.5%
LAWRENCE, MA-NH	Asian	76.9%	72.2%	76.8%	71.9%	78.6%
	Black	60.8%	-	64.1%	71.0%	63.4%
	Hispanic	70.6%	64.7%	69.8%	69.3%	62.9%
	White	75.5%	75.3%	77.1%	78.4%	75.0%
LOWELL, MA-NH	Asian	74.6%	77.4%	73.9%	76.8%	72.8%
	Black	71.8%	66.7%	69.5%	73.8%	63.2%
	Hispanic	67.7%	69.5%	73.1%	70.7%	71.1%
	White	79.5%	79.3%	80.6%	80.4%	78.1%
MANCHESTER, NH	Asian	-	-	-	-	64.0%
	Black	-	-	-	-	-
	Hispanic	-	-	-	58.5%	-
	White	74.0%	76.5%	79.2%	78.9%	75.3%
NASHUA, NH	Asian	-	75.4%	80.4%	75.3%	81.3%
	Black	-	-	-	-	-
	Hispanic	-	-	60.2%	-	66.7%
	White	78.2%	75.8%	78.0%	80.1%	74.0%
NEW BEDFORD, MA	Asian	-	-	-	-	-
	Black	-	-	-	70.5%	58.3%

	Hispanic	-	-	-	67.5%	65.1%
	White	77.4%	77.9%	80.3%	78.6%	76.2%
<b>NEW HAVEN-MERIDEN, CT</b>	Asian	73.5%	75.1%	74.4%	79.7%	70.9%
	Black	61.2%	54.9%	61.5%	60.2%	57.8%
	Hispanic	68.3%	60.9%	69.3%	68.0%	58.7%
	White	76.3%	76.2%	78.9%	79.4%	76.1%
<b>NEW LONDON-NORWICH, CT-RI</b>	Asian	79.1%	83.8%	81.4%	71.9%	74.5%
	Black	73.9%	68.8%	77.3%	72.3%	59.7%
	Hispanic	68.1%	68.2%	70.2%	59.4%	64.9%
	White	77.9%	78.1%	80.0%	77.8%	74.5%
<b>PROVIDENCE-FALL RIVER-WARWICK, RI-MA</b>	Asian	72.4%	74.5%	72.8%	71.8%	67.2%
	Black	63.5%	59.4%	64.7%	67.4%	60.3%
	Hispanic	65.9%	63.4%	65.2%	66.0%	62.0%
	White	78.7%	76.6%	78.2%	78.7%	75.5%
<b>SPRINGFIELD, MA</b>	Asian	80.8%	72.2%	74.3%	76.0%	74.5%
	Black	59.9%	55.6%	63.0%	66.6%	61.5%
	Hispanic	68.2%	68.8%	69.9%	67.2%	62.8%
	White	79.9%	77.6%	79.5%	78.1%	78.5%
<b>STAMFORD-NORWALK, CT</b>	Asian	78.0%	78.9%	72.6%	75.8%	68.5%
	Black	59.7%	57.8%	58.4%	58.1%	59.2%
	Hispanic	69.8%	63.0%	57.7%	51.7%	59.9%
	White	76.9%	73.2%	75.4%	74.0%	73.5%
<b>WATERBURY, CT</b>	Asian	-	-	-	-	-
	Black	64.5%	71.5%	72.5%	64.5%	56.4%
	Hispanic	68.6%	67.8%	69.6%	69.7%	61.7%
	White	79.3%	76.9%	81.0%	80.1%	74.4%
<b>WORCESTER, MA-CT</b>	Asian	68.5%	67.4%	72.1%	72.4%	73.8%
	Black	60.3%	60.9%	69.5%	68.4%	62.6%
	Hispanic	67.7%	68.8%	68.8%	65.8%	67.3%
	White	78.9%	77.8%	80.4%	80.1%	77.7%
<b>NA (Outside of MSA)</b>	Asian	56.1%	50.8%	70.9%	69.5%	67.5%
	Black	47.5%	42.8%	54.8%	50.0%	54.0%
	Hispanic	54.1%	43.8%	55.9%	60.5%	60.9%
	White	60.3%	64.3%	70.9%	73.9%	70.6%

Source: HMDA 1999-2003 for New England

**Table 25: Denial Rate, Selected Races / Ethnicities, HMDA 1999-2003**  
(Measures with fewer than 100 applications omitted)

MSA	Race / Ethnicity	1999	2000	2001	2002	2003
BOSTON, MA-NH	Asian	9.1%	8.6%	7.8%	7.8%	10.2%
	Black	18.1%	21.6%	18.6%	16.2%	19.4%
	Hispanic	15.0%	17.2%	15.5%	14.6%	19.6%
	White	7.9%	8.1%	6.7%	6.5%	8.1%
BRIDGEPORT, CT	Asian	10.0%	6.3%	11.6%	5.7%	10.3%
	Black	22.4%	28.8%	23.2%	19.4%	18.1%
	Hispanic	13.6%	20.3%	15.8%	15.5%	17.4%
	White	9.3%	11.0%	8.7%	7.2%	8.5%
BROCKTON, MA	Asian	-	-	-	9.0%	-
	Black	12.4%	17.6%	18.2%	14.4%	19.5%
	Hispanic	19.6%	13.7%	15.5%	11.4%	24.0%
	White	9.4%	8.8%	7.7%	7.4%	8.9%
DANBURY, CT	Asian	7.5%	12.8%	7.6%	11.0%	8.1%
	Black	27.3%	23.7%	13.5%	-	-
	Hispanic	14.7%	22.5%	14.6%	17.2%	17.5%
	White	8.1%	10.2%	8.1%	6.8%	7.5%
FITCHBURG-LEOMINSTER, MA	Asian	-	-	-	-	-
	Black	-	-	-	-	-
	Hispanic	15.5%	13.7%	17.8%	13.0%	15.5%
	White	9.3%	8.0%	6.7%	6.1%	8.4%
HARTFORD, CT	Asian	8.6%	7.0%	7.1%	7.5%	10.1%
	Black	15.7%	17.6%	16.2%	14.4%	18.3%
	Hispanic	12.3%	16.3%	12.9%	15.0%	17.1%
	White	7.1%	7.7%	6.3%	5.9%	7.3%
LAWRENCE, MA-NH	Asian	10.1%	10.7%	6.6%	8.3%	9.2%
	Black	20.6%	-	16.5%	12.3%	18.6%
	Hispanic	15.4%	18.5%	15.5%	16.1%	20.5%
	White	10.9%	10.8%	8.9%	8.3%	10.2%
LOWELL, MA-NH	Asian	6.6%	9.9%	10.2%	6.0%	12.0%
	Black	14.6%	21.7%	19.0%	16.3%	19.1%
	Hispanic	13.9%	18.8%	15.4%	12.2%	15.3%
	White	7.8%	7.9%	7.5%	6.8%	8.2%
MANCHESTER, NH	Asian	-	-	-	-	13.0%
	Black	-	-	-	-	-
	Hispanic	-	-	-	18.9%	-
	White	13.5%	10.3%	9.4%	8.2%	10.6%
NASHUA, NH	Asian	-	9.6%	9.8%	9.3%	3.3%
	Black	-	-	-	-	-
	Hispanic	-	-	13.6%	-	13.3%
	White	10.9%	12.4%	10.4%	8.0%	11.1%
NEW BEDFORD, MA	Asian	-	-	-	-	-
	Black	-	-	-	15.2%	20.0%

	Hispanic	-	-	-	11.1%	22.1%
	White	8.4%	8.3%	7.0%	8.2%	10.2%
<b>NEW HAVEN-MERIDEN, CT</b>	Asian	7.1%	7.8%	7.5%	6.6%	10.2%
	Black	19.3%	26.9%	21.5%	17.8%	20.6%
	Hispanic	17.3%	23.3%	15.2%	13.7%	18.4%
	White	10.8%	10.8%	9.1%	7.6%	8.9%
<b>NEW LONDON-NORWICH, CT-RI</b>	Asian	6.2%	6.3%	6.0%	12.8%	9.1%
	Black	13.4%	16.8%	10.9%	12.8%	24.8%
	Hispanic	15.7%	18.8%	14.0%	21.8%	18.8%
	White	9.7%	10.6%	9.3%	9.9%	11.1%
<b>PROVIDENCE-FALL RIVER-WARWICK, RI-MA</b>	Asian	13.4%	8.7%	12.2%	10.7%	14.0%
	Black	20.4%	21.9%	20.5%	17.8%	20.9%
	Hispanic	17.0%	20.9%	18.7%	16.8%	20.5%
	White	9.2%	9.8%	8.5%	7.7%	9.7%
<b>SPRINGFIELD, MA</b>	Asian	6.4%	16.6%	6.8%	8.8%	10.8%
	Black	17.7%	23.2%	20.5%	16.3%	21.4%
	Hispanic	16.9%	17.2%	15.3%	17.2%	18.8%
	White	7.5%	8.9%	7.9%	8.4%	8.0%
<b>STAMFORD-NORWALK, CT</b>	Asian	7.6%	6.6%	9.4%	6.3%	11.3%
	Black	16.7%	24.0%	16.8%	15.5%	17.9%
	Hispanic	13.1%	19.6%	21.3%	23.0%	16.5%
	White	6.9%	9.0%	7.8%	6.2%	7.9%
<b>WATERBURY, CT</b>	Asian	-	-	-	-	-
	Black	19.0%	11.8%	15.5%	15.9%	23.3%
	Hispanic	14.4%	16.6%	14.8%	15.6%	17.5%
	White	9.1%	10.0%	7.1%	7.1%	9.7%
<b>WORCESTER, MA-CT</b>	Asian	9.9%	10.3%	6.8%	6.9%	8.8%
	Black	16.8%	18.6%	13.8%	14.8%	19.5%
	Hispanic	16.0%	16.7%	15.1%	14.4%	17.1%
	White	8.0%	8.4%	6.7%	7.2%	8.1%
<b>NA (Outside of MSA)</b>	Asian	9.3%	15.4%	13.6%	14.3%	12.6%
	Black	25.5%	31.4%	24.9%	26.1%	16.3%
	Hispanic	29.7%	30.9%	21.6%	17.6%	17.9%
	White	23.8%	19.2%	16.0%	12.7%	13.6%

Source: HMDA 1999-2003 for New England

**Table 26: Origination and Denial Rate Gaps with Whites for Blacks and Hispanics, HMDA 2003**  
(Measures with fewer than 100 applications omitted)

	Origination Rate Gap with White Applicants		Denial Rate Gap with White Applicants	
	Black	Hispanic	Black	Hispanic
BOSTON, MA-NH	-16.9%	-13.3%	11.3%	11.5%
BRIDGEPORT, CT	-16.0%	-11.9%	9.6%	9.0%
BROCKTON, MA	-16.3%	-16.3%	10.6%	15.1%
DANBURY, CT	-5.5%	-17.6%	4.3%	10.0%
FITCHBURG-LEOMINSTER, MA	-13.2%	-10.4%	12.0%	7.0%
HARTFORD, CT	-20.0%	-15.0%	11.1%	9.8%
LAWRENCE, MA-NH	-11.6%	-12.0%	8.4%	10.3%
LOWELL, MA-NH	-14.9%	-7.0%	11.0%	7.1%
NASHUA, NH	-7.3%	-7.3%	9.4%	2.2%
NEW BEDFORD, MA	-17.9%	-11.1%	9.8%	12.0%
NEW HAVEN-MERIDEN, CT	-18.3%	-17.4%	11.7%	9.6%
NEW LONDON-NORWICH, CT-RI	-14.8%	-9.6%	13.8%	7.7%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	-15.2%	-13.4%	11.2%	10.7%
SPRINGFIELD, MA	-17.0%	-15.7%	13.4%	10.9%
STAMFORD-NORWALK, CT	-14.4%	-13.6%	9.9%	8.6%
WATERBURY, CT	-18.0%	-12.6%	13.6%	7.7%
WORCESTER, MA-CT	-15.0%	-10.4%	11.4%	9.1%

Source: HMDA 1999-2003 for New England

**Table 27: Applications by Race / Ethnicity and LMI Status in New England MSAs, HMDA 1999-2003**

Race / Ethnicity	LMI Status	1999	2000	2001	2002	2003
Asian	Not LMI	3,840	4,480	4,464	5,503	5,542
	LMI	1,721	1,639	1,618	1,838	2,629
	No Data	314	374	445	527	507
	<b>Total</b>	<b>5,875</b>	<b>6,493</b>	<b>6,527</b>	<b>7,868</b>	<b>8,678</b>
Black	Not LMI	4,416	4,781	4,534	5,218	6,377
	LMI	4,998	4,935	4,259	4,199	5,177
	No Data	224	273	417	548	659
	<b>Total</b>	<b>9,638</b>	<b>9,989</b>	<b>9,210</b>	<b>9,965</b>	<b>12,213</b>
Hispanic	Not LMI	3,560	4,421	4,694	5,965	7,690
	LMI	5,851	6,414	6,344	6,217	7,653
	No Data	233	397	909	1,319	1,301
	<b>Total</b>	<b>9,644</b>	<b>11,232</b>	<b>11,947</b>	<b>13,501</b>	<b>16,644</b>
Other	Not LMI	2,062	2,248	2,160	2,913	2,808
	LMI	1,424	1,395	1,187	1,312	1,651
	No Data	252	233	291	270	268
	<b>Total</b>	<b>3,738</b>	<b>3,876</b>	<b>3,638</b>	<b>4,495</b>	<b>4,727</b>
Mixed White / Minority	Not LMI	3,057	3,160	2,960	3,188	3,717
	LMI	695	603	530	535	942
	No Data	66	70	79	92	168
	<b>Total</b>	<b>3,818</b>	<b>3,833</b>	<b>3,569</b>	<b>3,815</b>	<b>4,827</b>
White	Not LMI	140,685	133,211	124,742	127,850	129,550
	LMI	54,305	48,034	44,519	43,982	52,809
	No Data	4,915	5,841	7,813	8,650	8,406
	<b>Total</b>	<b>199,905</b>	<b>187,086</b>	<b>177,074</b>	<b>180,482</b>	<b>190,765</b>
Info Not Provided	Not LMI	18,758	21,585	25,391	28,528	25,840
	LMI	7,802	9,211	9,388	9,833	10,293
	No Data	2,487	2,393	2,683	2,961	3,167
	<b>Total</b>	<b>29,047</b>	<b>33,189</b>	<b>37,462</b>	<b>41,322</b>	<b>39,300</b>

Source: HMDA 1999-2003 for New England

**Table 28: Originations by Race / Ethnicity and LMI Status in New England MSAs, HMDA 1999-2003**

Race / Ethnicity	LMI Status	1999	2000	2001	2002	2003
<b>Asian</b>	Not LMI	3,019	3,446	3,478	4,231	4,094
	LMI	1,258	1,249	1,208	1,353	1,886
	No Data	199	211	282	347	335
	<b>Total</b>	<b>4,476</b>	<b>4,906</b>	<b>4,968</b>	<b>5,931</b>	<b>6,315</b>
<b>Black</b>	Not LMI	2,878	3,020	3,032	3,524	3,902
	LMI	3,162	2,912	2,729	2,628	3,050
	No Data	111	124	225	306	372
	<b>Total</b>	<b>6,151</b>	<b>6,056</b>	<b>5,986</b>	<b>6,458</b>	<b>7,324</b>
<b>Hispanic</b>	Not LMI	2,487	3,024	3,291	4,068	4,895
	LMI	4,090	4,163	4,367	4,078	4,822
	No Data	125	230	593	903	762
	<b>Total</b>	<b>6,702</b>	<b>7,417</b>	<b>8,251</b>	<b>9,049</b>	<b>10,479</b>
<b>Other</b>	Not LMI	1,449	1,557	1,643	2,146	1,871
	LMI	865	860	784	924	1,060
	No Data	83	136	186	167	163
	<b>Total</b>	<b>2,397</b>	<b>2,553</b>	<b>2,613</b>	<b>3,237</b>	<b>3,094</b>
<b>Mixed White / Minority</b>	Not LMI	2,478	2,527	2,414	2,540	2,843
	LMI	514	415	402	381	641
	No Data	46	49	64	59	86
	<b>Total</b>	<b>3,038</b>	<b>2,991</b>	<b>2,880</b>	<b>2,980</b>	<b>3,570</b>
<b>White</b>	Not LMI	113,324	105,903	101,720	103,252	101,575
	LMI	39,459	34,447	33,404	33,543	38,857
	No Data	3,197	3,889	5,306	6,019	5,691
	<b>Total</b>	<b>155,980</b>	<b>144,239</b>	<b>140,430</b>	<b>142,814</b>	<b>146,123</b>
<b>Info Not Provided</b>	Not LMI	12,308	13,667	17,766	19,285	17,005
	LMI	3,685	4,064	5,066	5,134	5,736
	No Data	1,030	913	1,313	1,492	1,421
	<b>Total</b>	<b>17,023</b>	<b>18,644</b>	<b>24,145</b>	<b>25,911</b>	<b>24,162</b>

Source: HMDA 1999-2003 for New England

**Table 29: Application Disposition Rates by Race / Ethnicity and Income Level in New England MSAs, HMDA 2003**

	Upper	Upper-Middle	Middle	Moderate	Low	No Data
<b>Origination Rate</b>						
Asian	74.3%	73.4%	73.4%	73.5%	66.0%	66.1%
Black	60.4%	61.8%	61.6%	60.8%	53.6%	56.4%
Hispanic	61.2%	64.5%	65.0%	64.7%	58.6%	58.6%
Other	64.7%	66.1%	70.2%	65.5%	60.3%	60.8%
Mixed White / Minority	77.0%	76.1%	75.6%	71.1%	54.4%	51.2%
White	78.6%	78.8%	77.7%	75.8%	66.6%	67.7%
Info Not Provided	67.0%	65.2%	63.0%	59.1%	45.8%	44.9%
<b>Denial Rate</b>						
Asian	9.2%	8.0%	11.7%	10.5%	16.7%	11.2%
Black	18.8%	17.2%	19.7%	19.1%	25.6%	17.9%
Hispanic	19.5%	17.0%	17.6%	18.4%	22.2%	17.9%
Other	13.9%	16.5%	13.6%	17.2%	24.0%	16.8%
Mixed White / Minority	7.8%	9.4%	9.9%	12.3%	22.8%	10.1%
White	6.8%	7.7%	8.5%	10.1%	17.9%	12.1%
Info Not Provided	9.7%	12.3%	13.3%	15.6%	26.4%	16.0%
<b>Approved, Not Accepted Rate</b>						
Asian	8.4%	11.6%	7.9%	8.9%	7.6%	8.1%
Black	10.5%	11.6%	9.9%	10.7%	8.7%	9.4%
Hispanic	10.2%	11.1%	9.0%	9.3%	9.5%	10.0%
Other	11.2%	7.8%	8.6%	6.8%	5.6%	7.5%
Mixed White / Minority	7.6%	6.8%	7.1%	5.3%	7.6%	7.7%
White	7.7%	7.2%	7.1%	7.0%	7.3%	8.8%
Info Not Provided	9.9%	9.4%	9.9%	10.1%	9.6%	6.2%
<b>Incomplete Rate</b>						
Asian	1.4%	1.2%	1.1%	1.2%	1.3%	1.8%
Black	1.8%	1.8%	1.8%	1.8%	1.5%	1.5%
Hispanic	1.5%	1.2%	1.3%	1.8%	2.0%	0.9%
Other	1.5%	2.0%	1.1%	1.7%	3.1%	3.0%
Mixed White / Minority	1.3%	1.6%	1.4%	1.6%	1.2%	4.2%
White	1.2%	1.2%	1.2%	1.3%	1.3%	1.5%
Info Not Provided	2.3%	1.9%	2.3%	2.2%	2.7%	2.1%
<b>Withdrawn Rate</b>						
Asian	6.7%	5.8%	5.9%	6.0%	8.4%	12.8%
Black	8.4%	7.6%	6.9%	7.7%	10.6%	14.7%
Hispanic	7.7%	6.1%	7.1%	5.9%	7.6%	12.6%
Other	8.8%	7.7%	6.5%	8.8%	7.0%	11.9%
Mixed White / Minority	6.4%	6.1%	6.0%	9.7%	14.0%	26.8%
White	5.6%	5.1%	5.5%	5.8%	6.9%	9.8%
Info Not Provided	11.0%	11.2%	11.6%	13.0%	15.6%	30.8%

Source: HMDA 1999-2003 for New England

**Table 30: Rate Gaps with Whites for Blacks and Hispanics, HMDA 2003**  
(Measures with fewer than 100 applications omitted)

Origination Rates	Gap with Non-LMI White Applicants		Gap with LMI White Applicants	
	Non-LMI Black	Non-LMI Hispanic	LMI Black	LMI Hispanic
BOSTON, MA-NH	-22.0%	-18.8%	-21.3%	-13.2%
BRIDGEPORT, CT	-19.4%	-20.8%	-22.1%	-8.7%
BROCKTON, MA	-22.8%	-19.3%	-21.9%	-
DANBURY, CT	-	-22.3%	-	-23.3%
HARTFORD, CT	-27.9%	-20.2%	-22.4%	-16.6%
LAWRENCE, MA-NH	-	-20.1%	-	-6.7%
LOWELL, MA-NH	-11.1%	-	-	-8.9%
NEW HAVEN-MERIDEN, CT	-21.9%	-23.5%	-24.3%	-21.7%
NEW LONDON-NORWICH, CT-RI	-	-18.2%	-	-3.0%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	-22.0%	-15.4%	-15.6%	-18.7%
SPRINGFIELD, MA	-20.6%	-23.4%	-20.0%	-14.4%
STAMFORD-NORWALK, CT	-19.9%	-20.9%	-18.7%	-15.0%
WATERBURY, CT	-22.1%	-22.5%	-26.6%	-11.6%
WORCESTER, MA-CT	-19.7%	-10.4%	-12.4%	-14.7%
<b>Denial Rates</b>				
BOSTON, MA-NH	12.0%	13.3%	10.2%	9.1%
BRIDGEPORT, CT	9.4%	10.7%	9.7%	6.5%
BROCKTON, MA	12.5%	14.3%	9.1%	-
DANBURY, CT	-	13.6%	-	8.1%
HARTFORD, CT	12.6%	8.3%	8.8%	9.0%
LAWRENCE, MA-NH	-	11.6%	-	6.6%
LOWELL, MA-NH	8.1%	-	-	7.5%
NEW HAVEN-MERIDEN, CT	8.7%	9.7%	13.2%	8.0%
NEW LONDON-NORWICH, CT-RI	-	9.9%	-	3.4%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	12.5%	9.6%	7.6%	10.3%
SPRINGFIELD, MA	14.0%	13.0%	11.4%	7.4%
STAMFORD-NORWALK, CT	14.5%	10.4%	5.9%	6.8%
WATERBURY, CT	14.9%	9.2%	13.4%	6.6%
WORCESTER, MA-CT	11.2%	7.0%	7.4%	8.5%

Source: HMDA 1999-2003 for New England

**Table 31: Rate Gaps between Non-LMI and LMI for Blacks, Hispanics, and Whites, HMDA 2003**  
(Measures with fewer than 100 applications omitted)

Origination Rates	Gap between Non-LMI and LMI		
	Black	Hispanic	White
BOSTON, MA-NH	-2.9%	2.8%	-3.8%
BRIDGEPORT, CT	-8.6%	9.0%	-5.4%
BROCKTON, MA	-4.2%	-	-5.3%
DANBURY, CT	-	-5.7%	-4.4%
HARTFORD, CT	3.3%	0.3%	-4.0%
LAWRENCE, MA-NH	-	2.5%	-12.2%
LOWELL, MA-NH	-	-5.8%	-2.9%
NEW HAVEN-MERIDEN, CT	-6.9%	-1.6%	-3.9%
NEW LONDON-NORWICH, CT-RI	-	6.8%	-9.9%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	-0.4%	-11.5%	-7.9%
SPRINGFIELD, MA	-6.3%	4.0%	-7.0%
STAMFORD-NORWALK, CT	-0.6%	5.2%	-2.1%
WATERBURY, CT	-11.0%	7.6%	-5.5%
WORCESTER, MA-CT	2.0%	-11.0%	-6.5%
<b>Denial Rates</b>			
BOSTON, MA-NH	1.4%	-0.9%	3.3%
BRIDGEPORT, CT	4.3%	-0.2%	4.0%
BROCKTON, MA	2.5%	-	5.8%
DANBURY, CT	-	-2.8%	2.7%
HARTFORD, CT	-0.3%	4.2%	3.5%
LAWRENCE, MA-NH	-	1.7%	6.8%
LOWELL, MA-NH	-	9.5%	3.2%
NEW HAVEN-MERIDEN, CT	7.1%	0.9%	2.6%
NEW LONDON-NORWICH, CT-RI	-	0.8%	7.3%
PROVIDENCE-FALL RIVER-WARWICK, RI-MA	-0.3%	5.3%	4.6%
SPRINGFIELD, MA	2.6%	-0.4%	5.2%
STAMFORD-NORWALK, CT	-6.3%	-1.2%	2.3%
WATERBURY, CT	2.3%	1.2%	3.8%
WORCESTER, MA-CT	-0.1%	5.2%	3.7%

Source: HMDA 1999-2003 for New England

**Table 32: Share of Applications from Each Income Level, by Race / Ethnicity and Income Level in New England MSAs, HMDA 2003**

	Not LMI				LMI			No Data	Total
	Upper	Upper-Middle	Middle	Not LMI Subtotal	Moderate	Low	LMI Subtotal		
Asian	34%	13%	17%	64%	23%	7%	30%	6%	100%
Black	20%	13%	19%	52%	31%	11%	42%	5%	100%
Hispanic	15%	12%	19%	46%	33%	12%	46%	8%	100%
Other	29%	13%	18%	59%	26%	9%	35%	6%	100%
Mixed White / Minority	45%	16%	16%	77%	16%	4%	20%	3%	100%
White	39%	13%	15%	68%	21%	7%	28%	4%	100%
Info Not Provided	39%	13%	14%	66%	20%	7%	26%	8%	100%

Source: HMDA 2003 for New England

**Table 33: Share of Originations from Each Income Level, by Race / Ethnicity and Income Level in New England MSAs, HMDA 2003**

	Not LMI				LMI			No Data	Total
	Upper	Upper-Middle	Middle	Not LMI Subtotal	Moderate	Low	LMI Subtotal		
Asian	34%	13%	17%	65%	23%	7%	30%	5%	100%
Black	21%	13%	19%	53%	32%	10%	42%	5%	100%
Hispanic	15%	12%	20%	47%	34%	12%	46%	7%	100%
Other	28%	13%	19%	60%	26%	8%	34%	5%	100%
Mixed White / Minority	46%	17%	16%	80%	15%	3%	18%	2%	100%
White	40%	14%	16%	70%	21%	6%	27%	4%	100%
Info Not Provided	42%	14%	15%	70%	19%	5%	24%	6%	100%

Source: HMDA 2003 for New England

Table 34: Applications, by Race / Ethnicity and LMI Status, HMDA 1999-2003

MSA	Race / Ethnicity	Not LMI					LMI				
		1999	2000	2001	2002	2003	1999	2000	2001	2002	2003
<b>BANGOR, ME</b>	Asian	3	7	7	14	9	1	4	1	2	4
	Black	2	4	4	1	5	2	1	1	1	
	Hispanic	2	1	5	3	3	6	3	1	2	1
	Other	9	7	11	10	10	14	16	7	6	5
	Mixed White / Minority	11	17	14	20	29	5	4	4	4	4
	White	1,159	1,072	1,192	1,085	1,080	719	548	401	368	459
	Info Not Provided	128	220	200	160	88	37	197	116	88	31
<b>BARNSTABLE-YARMOUTH, MA</b>	Asian	27	32	32	22	28	4	2	1	1	2
	Black	35	33	22	27	36	20	7	10	15	7
	Hispanic	26	29	46	44	68	13	18	24	10	12
	Other	32	45	45	55	90	23	24	16	19	30
	Mixed White / Minority	57	54	36	46	69	6	5	4	6	4
	White	4,372	3,786	3,257	3,291	3,601	952	718	573	610	567
	Info Not Provided	471	494	544	655	656	86	66	102	107	87
<b>BOSTON, MA-NH</b>	Asian	1,872	2,193	1,999	2,452	2,325	675	613	586	645	978
	Black	1,356	1,425	1,336	1,400	1,633	1,316	1,002	897	735	1,006
	Hispanic	892	1,167	1,270	1,467	1,863	1,167	1,095	901	818	1,139
	Other	688	810	708	868	730	379	331	304	309	341
	Mixed White / Minority	989	968	865	937	1,084	151	121	119	115	212
	White	39,522	36,801	34,486	33,988	35,013	13,302	10,518	9,087	9,576	12,280
	Info Not Provided	5,014	5,792	7,391	8,298	7,563	1,644	1,579	1,793	2,165	2,515
<b>BRIDGEPORT, CT</b>	Asian	120	117	119	176	206	44	78	81	58	104
	Black	424	390	376	421	533	618	741	600	643	664
	Hispanic	292	315	321	392	629	468	541	567	529	730
	Other	88	115	85	137	152	68	81	71	109	106
	Mixed White / Minority	122	100	95	109	140	25	28	23	23	40
	White	5,090	4,281	4,060	4,505	4,716	1,999	1,987	1,797	1,933	2,039
	Info Not Provided	1,063	1,060	1,224	1,252	1,099	764	778	759	603	584
<b>BROCKTON, MA</b>	Asian	34	60	56	81	56	25	25	24	20	28
	Black	196	338	379	529	576	197	185	233	185	244
	Hispanic	57	83	107	130	126	80	90	92	65	78
	Other	69	82	91	94	95	89	101	78	42	64

	Mixed White / Minority	69	95	73	54	75	15	15	6	8	28
	White	2,997	3,157	2,879	2,875	2,919	1,153	1,001	951	737	1,078
	Info Not Provided	340	388	522	673	619	157	202	179	175	244
<b>BURLINGTON, VT</b>	Asian	32	37	52	47	37	18	8	18	12	25
	Black	7	11	10	7	14	2	3	8	4	5
	Hispanic	7	8	12	5	13	1	8	6	5	12
	Other	24	17	14	30	27	14	20	8	11	13
	Mixed White / Minority	47	55	50	36	34	13	14	8	8	17
	White	2,402	2,411	2,114	1,994	2,039	1,192	905	873	717	1,255
	Info Not Provided	334	477	510	482	362	162	366	215	173	161
<b>DANBURY, CT</b>	Asian	70	80	80	68	115	56	63	72	86	89
	Black	54	57	40	45	51	63	54	57	38	41
	Hispanic	58	71	73	114	189	157	191	224	248	266
	Other	33	38	34	73	70	28	58	44	58	62
	Mixed White / Minority	72	85	67	92	91	46	39	28	39	38
	White	3,029	2,775	2,398	2,438	2,874	1,617	1,664	1,626	1,686	1,559
	Info Not Provided	711	710	758	791	719	320	368	413	409	302
<b>FITCHBURG-LEOMINSTER, MA</b>	Asian	26	54	26	49	41	18	30	29	25	21
	Black	28	30	43	35	58	24	12	20	16	31
	Hispanic	45	72	71	75	97	62	65	90	76	94
	Other	18	27	24	37	53	6	18	7	14	20
	Mixed White / Minority	37	42	46	45	54	12	11	12	10	17
	White	1,553	1,863	1,651	1,574	1,776	704	710	615	664	702
	Info Not Provided	186	262	244	284	298	75	83	78	112	88
<b>HARTFORD, CT</b>	Asian	267	278	279	400	394	130	152	135	199	243
	Black	718	693	675	746	808	946	1,002	826	864	1,104
	Hispanic	386	423	449	558	608	707	902	821	930	1,147
	Other	178	171	180	292	284	156	152	160	228	291
	Mixed White / Minority	304	291	299	322	377	112	81	73	76	121
	White	12,840	11,635	11,258	11,740	11,045	6,216	5,812	5,929	6,170	7,088
	Info Not Provided	1,576	1,842	2,155	2,300	2,240	837	823	1,034	1,059	1,444
<b>LAWRENCE, MA-NH</b>	Asian	138	181	182	171	124	50	43	34	44	60
	Black	48	56	57	86	94	52	37	40	43	71
	Hispanic	233	308	309	496	585	653	546	603	550	627
	Other	60	69	56	87	67	42	51	26	33	24
	Mixed White / Minority	123	97	94	135	138	19	20	13	18	32
	White	5,419	5,139	4,673	4,371	4,526	2,209	1,997	1,711	1,506	1,985

	Info Not Provided	647	796	995	1,084	840	236	358	383	414	390
<b>LEWISTON-AUBURN, ME</b>	Asian	3	2	6	9	6	1	2	3	2	3
	Black		4	4	5	16	3	1	3	5	5
	Hispanic	3	3	6	4	3	2	3	4	2	3
	Other	14	9	7	15	13	20	7	5	6	5
	Mixed White / Minority	12	16	11	21	14	4	4	2	1	8
	White	1,196	1,168	1,022	1,237	932	672	512	412	463	403
	Info Not Provided	94	174	168	139	100	54	102	111	51	32
<b>LOWELL, MA-NH</b>	Asian	196	305	278	321	283	148	136	137	156	252
	Black	48	62	52	62	106	54	57	48	71	97
	Hispanic	62	74	75	90	99	92	74	89	83	125
	Other	77	85	84	80	81	49	41	42	35	38
	Mixed White / Minority	80	70	86	85	106	13	15	22	21	27
	White	3,594	3,368	3,013	2,699	2,827	1,602	1,330	1,271	1,329	1,538
	Info Not Provided	460	483	561	622	572	144	185	184	241	258
<b>MANCHESTER, NH</b>	Asian	31	46	44	43	68	32	13	24	20	29
	Black	30	17	21	30	28	12	23	16	20	17
	Hispanic	27	33	42	81	40	11	28	22	15	34
	Other	48	33	37	34	44	39	23	14	18	16
	Mixed White / Minority	60	59	58	56	51	7	10	9	7	21
	White	3,031	2,913	2,716	2,705	2,737	1,314	1,200	971	810	1,119
	Info Not Provided	314	452	506	566	524	103	293	203	189	170
<b>NASHUA, NH</b>	Asian	55	92	85	122	142	19	16	12	20	38
	Black	19	27	26	27	18	18	20	21	8	21
	Hispanic	16	33	43	48	60	44	46	50	40	82
	Other	33	54	39	59	53	20	22	17	21	26
	Mixed White / Minority	61	53	65	57	62	18	8	9	8	34
	White	2,785	2,737	2,314	2,313	2,333	1,396	1,415	1,053	1,086	1,546
	Info Not Provided	317	448	530	542	442	131	231	212	267	234
<b>NEW BEDFORD, MA</b>	Asian	14	9	13	24	21	4	2	3	4	7
	Black	57	67	52	81	85	14	25	14	26	24
	Hispanic	32	58	45	70	96	36	19	47	36	46
	Other	30	39	28	56	58	21	15	18	17	16
	Mixed White / Minority	28	38	35	65	55	3	8	1	4	9
	White	1,974	1,876	1,886	2,024	2,101	409	373	408	353	440
	Info Not Provided	185	173	224	329	333	44	56	54	60	74
<b>NEW HAVEN-MERIDEN, CT</b>	Asian	171	160	215	224	313	64	53	38	74	113

	Black	422	442	346	436	538	519	588	513	553	645
	Hispanic	272	278	314	289	421	345	470	449	457	642
	Other	104	82	91	133	138	63	60	56	72	100
	Mixed White / Minority	99	126	139	162	178	36	40	32	47	68
	White	5,433	5,113	5,086	5,140	5,177	2,442	2,389	2,449	2,481	2,741
	Info Not Provided	1,026	1,042	1,213	1,160	1,182	599	663	612	594	726
<b>NEW LONDON-NORWICH, CT-RI</b>											
	Asian	86	68	138	140	142	41	39	68	86	129
	Black	70	60	69	86	66	71	64	57	57	59
	Hispanic	67	82	64	104	131	97	70	99	112	136
	Other	68	69	73	80	79	50	33	36	41	53
	Mixed White / Minority	100	111	102	110	148	23	18	22	17	25
	White	3,397	3,153	3,104	3,356	3,515	1,538	1,405	1,259	1,362	1,770
	Info Not Provided	475	586	711	842	687	192	247	305	299	326
<b>PITTSFIELD, MA</b>											
	Asian	7	3	7	7	12	2	3	1	2	3
	Black	3	6	4	4	9	7	5	3	7	12
	Hispanic	9	7	7	8	9	2	7	6	5	16
	Other	14	11	8	9	7	6	4	4	5	4
	Mixed White / Minority	15	19	16	7	26	2	2	1	2	6
	White	1,041	884	846	849	931	359	365	322	349	439
	Info Not Provided	91	146	143	116	86	27	50	50	40	27
<b>PORTLAND, ME</b>											
	Asian	27	33	40	44	29	24	18	20	10	18
	Black	14	15	14	14	18	9	10	17	10	11
	Hispanic	10	11	17	16	16	14	8	2	6	9
	Other	27	24	42	46	28	22	25	30	14	14
	Mixed White / Minority	64	51	56	49	76	16	20	6	13	35
	White	4,010	3,895	3,699	3,903	3,393	1,621	1,516	1,422	1,192	1,139
	Info Not Provided	317	436	423	559	462	109	216	145	166	125
<b>PORTSMOUTH-ROCHESTER, NH-ME</b>											
	Asian	26	27	29	37	52	7	13	11	14	20
	Black	15	15	10	9	17	3	4	6	2	7
	Hispanic	11	7	18	15	19	2	7	7	8	15
	Other	31	37	25	45	29	46	29	11	13	27
	Mixed White / Minority	58	65	53	64	74	9	6	11	3	22
	White	4,042	3,919	3,548	3,935	3,757	1,625	1,343	1,257	1,119	1,708
	Info Not Provided	565	757	748	883	531	196	500	350	383	182
<b>PROVIDENCE-FALL RIVER- WARWICK, RI-MA</b>											
	Asian	138	200	214	282	332	98	67	89	97	110
	Black	273	342	337	402	636	258	214	205	253	275

	Hispanic	362	496	472	836	1,264	641	763	826	965	903
	Other	152	148	225	273	300	98	102	100	87	117
	Mixed White / Minority	202	227	225	276	279	47	29	30	33	54
	White	12,801	12,975	12,623	13,674	13,617	4,213	3,870	3,907	3,401	3,319
	Info Not Provided	1,713	1,900	2,403	2,988	2,994	718	705	896	867	792
<b>SPRINGFIELD, MA</b>	Asian	79	82	93	129	155	41	59	45	61	79
	Black	272	314	268	269	336	283	345	237	217	267
	Hispanic	287	341	322	407	462	498	555	501	465	664
	Other	43	53	54	68	114	38	35	23	45	58
	Mixed White / Minority	107	140	130	130	166	26	22	29	29	29
	White	5,345	5,387	5,350	5,494	5,494	2,063	1,935	1,963	1,966	2,492
	Info Not Provided	519	431	528	743	762	230	213	227	302	390
<b>STAMFORD-NORWALK, CT</b>	Asian	176	135	159	214	251	89	82	103	97	118
	Black	118	92	119	96	160	269	247	205	177	205
	Hispanic	166	209	269	318	372	331	350	359	400	394
	Other	76	58	59	114	82	55	45	39	47	64
	Mixed White / Minority	165	165	135	113	161	36	35	38	25	32
	White	5,220	4,721	3,855	4,174	4,556	1,635	1,461	1,401	1,479	1,396
	Info Not Provided	1,114	1,116	1,072	1,228	1,017	491	437	459	499	336
<b>WATERBURY, CT</b>	Asian	22	22	27	47	59	22	18	24	23	35
	Black	87	118	90	114	195	175	201	137	160	221
	Hispanic	100	129	120	142	196	275	373	378	242	259
	Other	33	35	32	61	76	38	53	43	23	82
	Mixed White / Minority	36	60	61	62	85	27	21	16	8	32
	White	2,223	2,160	1,983	2,149	2,386	1,222	1,192	1,231	1,232	1,383
	Info Not Provided	303	363	340	410	403	199	182	205	232	235
<b>WORCESTER, MA-CT</b>	Asian	220	257	284	380	342	108	100	59	80	121
	Black	120	163	180	286	341	63	87	85	89	138
	Hispanic	138	183	217	253	321	147	182	176	148	219
	Other	113	130	108	157	128	40	49	28	39	75
	Mixed White / Minority	139	156	149	135	145	24	27	12	10	27
	White	6,210	6,022	5,729	6,337	6,205	2,131	1,868	1,630	1,393	2,364
	Info Not Provided	795	1,037	1,278	1,422	1,261	247	311	303	338	540

**Table 35: Origination Rate, by Race / Ethnicity and LMI Status, HMDA 1999-2003**  
(Measures with fewer than 100 applications omitted)

MSA	Race / Ethnicity	Not LMI					LMI				
		1999	2000	2001	2002	2003	1999	2000	2001	2002	2003
<b>BANGOR, ME</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	76.9%	77.1%	80.6%	85.2%	85.4%	48.7%	57.7%	67.6%	70.9%	73.9%
	Info Not Provided	64.1%	49.1%	54.0%	46.3%	-	-	25.9%	8.6%	-	-
<b>BARNSTABLE-YARMOUTH, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	83.2%	81.6%	83.0%	82.2%	80.1%	77.9%	76.5%	78.5%	80.2%	73.4%
	Info Not Provided	67.5%	68.0%	70.2%	76.2%	73.6%	-	-	68.6%	55.1%	-
<b>BOSTON, MA-NH</b>	Asian	78.5%	78.2%	79.1%	77.5%	74.4%	76.3%	76.8%	76.3%	75.8%	73.4%
	Black	66.1%	60.5%	63.9%	67.4%	61.7%	64.9%	60.3%	65.1%	61.4%	59.9%
	Hispanic	70.3%	70.5%	70.5%	69.0%	64.3%	71.5%	64.3%	67.3%	67.7%	66.1%
	Other	71.9%	68.8%	76.4%	72.4%	65.6%	63.6%	66.8%	62.5%	71.5%	61.0%
	Mixed White / Minority	81.8%	80.9%	80.9%	78.9%	75.8%	70.9%	72.7%	68.9%	83.5%	66.0%
	White	81.0%	79.9%	81.6%	80.4%	79.2%	74.3%	73.3%	76.5%	76.8%	76.2%
	Info Not Provided	69.1%	66.0%	71.7%	69.6%	68.5%	50.8%	49.5%	60.1%	57.6%	60.1%
<b>BRIDGEPORT, CT</b>	Asian	74.2%	76.1%	80.7%	74.4%	68.9%	-	-	-	-	71.2%
	Black	54.7%	60.3%	58.5%	60.6%	61.0%	57.1%	52.0%	58.7%	55.5%	55.7%
	Hispanic	69.5%	64.4%	72.6%	63.8%	59.9%	70.7%	63.2%	69.8%	69.6%	65.3%
	Other	-	61.7%	-	71.5%	65.1%	-	-	-	75.2%	58.5%
	Mixed White / Minority	71.3%	81.0%	-	78.0%	79.3%	-	-	-	-	-
	White	78.1%	76.9%	77.4%	78.8%	75.7%	73.0%	70.5%	75.6%	75.3%	71.6%
	Info Not Provided	62.1%	57.9%	67.2%	63.8%	60.5%	38.4%	41.8%	59.2%	51.6%	53.9%
<b>BROCKTON, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	73.5%	66.0%	68.1%	69.4%	60.8%	69.5%	66.5%	64.4%	67.6%	58.2%

	Hispanic	-	-	66.4%	75.4%	63.5%	-	-	-	-	-
	Other	-	-	-	-	-	-	69.3%	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	80.0%	79.8%	81.3%	79.6%	78.7%	74.3%	73.8%	77.6%	76.0%	74.5%
	Info Not Provided	60.3%	61.3%	68.4%	64.6%	61.1%	51.6%	46.5%	56.4%	56.6%	52.0%
<b>BURLINGTON, VT</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	79.6%	80.3%	84.7%	83.7%	81.9%	64.1%	68.4%	75.9%	77.3%	77.5%
	Info Not Provided	75.4%	71.1%	77.6%	75.5%	72.7%	51.2%	41.3%	53.0%	56.6%	66.5%
<b>DANBURY, CT</b>	Asian	-	-	-	-	84.3%	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	66.7%	59.8%	63.1%	59.2%	71.9%	62.1%	56.4%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	79.8%	77.0%	78.9%	79.6%	76.9%	75.9%	70.1%	74.7%	75.5%	73.5%
	Info Not Provided	72.6%	67.3%	71.5%	69.2%	66.1%	56.9%	58.7%	64.4%	62.8%	54.6%
<b>FITCHBURG-LEOMINSTER, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	79.3%	80.1%	83.2%	83.2%	79.5%	74.3%	75.1%	74.5%	80.9%	79.2%
	Info Not Provided	66.1%	62.2%	66.8%	65.8%	63.1%	-	-	-	67.0%	-
<b>HARTFORD, CT</b>	Asian	83.1%	80.2%	81.4%	77.0%	72.8%	73.1%	79.6%	78.5%	75.9%	70.4%
	Black	67.8%	68.4%	71.0%	68.1%	57.7%	68.1%	65.7%	69.6%	66.9%	59.6%
	Hispanic	75.6%	71.6%	78.0%	69.7%	63.8%	75.1%	69.3%	75.3%	67.5%	64.0%
	Other	67.4%	67.8%	75.6%	77.7%	70.4%	68.6%	67.8%	80.0%	75.9%	72.2%
	Mixed White / Minority	86.5%	84.2%	88.3%	86.3%	78.8%	85.7%	-	-	-	67.8%
	White	83.7%	82.5%	85.3%	83.1%	80.0%	79.6%	79.4%	81.1%	81.0%	76.8%
	Info Not Provided	64.5%	63.8%	72.2%	68.3%	63.7%	52.4%	50.5%	56.3%	51.5%	55.7%
<b>LAWRENCE, MA-NH</b>	Asian	79.7%	74.0%	78.0%	74.3%	79.0%	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	67.8%	65.9%	71.5%	72.4%	62.6%	72.3%	64.5%	68.8%	65.6%	64.1%
	Other	-	-	-	-	-	-	-	-	-	-

	Mixed White / Minority	82.9%	-	-	74.8%	84.1%	-	-	-	-	-
	White	78.7%	78.7%	80.6%	80.2%	78.3%	69.0%	68.3%	69.8%	74.0%	68.7%
	Info Not Provided	68.3%	66.0%	70.5%	67.6%	65.7%	50.8%	46.1%	53.0%	50.2%	59.2%
<b>LEWISTON-AUBURN, ME</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	66.8%	69.0%	75.6%	81.6%	68.3%	42.6%	51.8%	57.5%	65.2%	54.6%
	Info Not Provided	-	40.2%	51.2%	65.5%	57.0%	-	27.5%	29.7%	-	-
<b>LOWELL, MA-NH</b>	Asian	76.0%	80.0%	75.2%	75.7%	78.1%	73.6%	78.7%	78.8%	80.8%	68.3%
	Black	-	-	-	-	70.8%	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	70.4%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	84.0%	-	-	-	-	-
	White	81.3%	81.4%	82.1%	82.8%	79.6%	76.1%	74.5%	78.8%	78.4%	77.3%
	Info Not Provided	70.0%	69.8%	72.0%	68.5%	69.4%	61.8%	54.1%	62.0%	60.6%	64.3%
<b>MANCHESTER, NH</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	78.1%	80.0%	81.3%	80.4%	78.4%	64.9%	69.0%	73.9%	76.5%	69.1%
	Info Not Provided	68.5%	60.2%	68.8%	66.6%	68.3%	42.7%	28.7%	52.7%	49.7%	62.9%
<b>NASHUA, NH</b>	Asian	-	-	-	77.0%	82.4%	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	82.5%	79.6%	82.0%	82.4%	77.0%	70.3%	68.6%	70.0%	76.5%	70.1%
	Info Not Provided	68.5%	67.4%	74.7%	67.9%	63.8%	61.1%	45.9%	44.3%	43.1%	58.5%
<b>NEW BEDFORD, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	79.5%	79.8%	82.9%	80.0%	77.2%	69.4%	71.0%	70.1%	75.1%	75.0%
	Info Not Provided	54.6%	63.0%	71.0%	60.2%	64.0%	-	-	-	-	-

<b>NEW HAVEN-MERIDEN, CT</b>	Asian	74.9%	73.1%	74.9%	83.5%	70.0%	-	-	-	-	74.3%
	Black	64.9%	58.4%	64.7%	65.4%	60.6%	60.1%	52.9%	60.4%	56.8%	56.4%
	Hispanic	69.5%	62.9%	67.2%	67.1%	59.4%	67.0%	61.5%	72.6%	69.6%	58.4%
	Other	61.5%	-	-	76.7%	64.5%	-	-	-	-	53.0%
	Mixed White / Minority	-	80.2%	77.0%	82.1%	74.2%	-	-	-	-	-
	White	78.3%	79.0%	80.6%	80.8%	77.6%	73.3%	71.8%	77.0%	78.3%	74.6%
	Info Not Provided	59.6%	58.2%	67.2%	65.8%	63.6%	41.9%	40.7%	60.6%	51.3%	48.1%
<b>NEW LONDON-NORWICH, CT-RI</b>	Asian	-	-	79.0%	74.3%	78.9%	-	-	-	-	71.3%
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	60.6%	63.4%	-	-	-	61.6%	67.6%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	84.0%	81.1%	74.5%	80.0%	77.7%	-	-	-	-	-
	White	81.3%	81.5%	82.6%	81.5%	77.4%	71.1%	70.2%	74.7%	70.5%	69.8%
	Info Not Provided	68.2%	64.5%	72.4%	71.7%	71.5%	42.2%	38.1%	47.2%	50.2%	53.7%
<b>PITTSFIELD, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	83.0%	81.9%	83.5%	83.4%	82.6%	71.9%	73.4%	78.3%	81.4%	80.2%
	Info Not Provided	-	61.0%	74.1%	77.6%	-	-	-	-	-	-
<b>PORTLAND, ME</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	82.3%	80.5%	83.0%	82.6%	78.3%	71.0%	67.9%	71.4%	75.8%	73.7%
	Info Not Provided	73.8%	62.8%	70.7%	70.7%	63.9%	45.9%	32.9%	37.9%	48.2%	61.6%
<b>PORTSMOUTH-ROCHESTER, NH-ME</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	75.6%	75.6%	78.0%	79.2%	75.3%	55.0%	54.6%	53.9%	58.5%	55.3%
	Info Not Provided	72.0%	60.1%	61.1%	59.8%	65.5%	45.9%	31.0%	28.3%	23.5%	56.0%

<b>PROVIDENCE-FALL RIVER- WARWICK, RI-MA</b>	Asian	75.4%	76.0%	73.4%	74.8%	67.2%	-	-	-	-	67.3%
	Black	65.9%	64.0%	67.1%	69.4%	60.2%	61.6%	51.4%	59.5%	66.4%	60.0%
	Hispanic	67.1%	68.1%	69.9%	69.1%	65.3%	65.4%	60.3%	63.1%	62.0%	57.8%
	Other	75.7%	65.5%	72.4%	70.3%	63.7%	-	58.8%	65.0%	-	63.2%
	Mixed White / Minority	83.2%	74.9%	82.2%	76.1%	74.9%	-	-	-	-	-
	White	80.8%	79.1%	80.9%	80.2%	77.2%	73.5%	69.8%	72.1%	74.4%	71.1%
	Info Not Provided	55.4%	59.1%	66.6%	65.1%	63.9%	33.0%	40.9%	49.7%	52.0%	50.9%
<b>SPRINGFIELD, MA</b>	Asian	-	-	-	78.3%	69.0%	-	-	-	-	-
	Black	59.9%	57.3%	66.0%	70.6%	64.0%	59.4%	55.4%	60.3%	64.5%	59.9%
	Hispanic	72.5%	71.8%	68.6%	66.8%	61.7%	65.7%	67.4%	71.1%	69.0%	64.2%
	Other	-	-	-	-	69.3%	-	-	-	-	-
	Mixed White / Minority	85.0%	80.7%	87.7%	74.6%	74.1%	-	-	-	-	-
	White	82.8%	80.4%	82.1%	80.6%	80.6%	73.2%	71.0%	73.8%	73.0%	74.9%
	Info Not Provided	55.9%	57.5%	66.3%	65.9%	64.6%	45.2%	41.8%	47.1%	45.0%	54.1%
<b>STAMFORD-NORWALK, CT</b>	Asian	76.7%	77.8%	74.2%	76.2%	69.7%	-	-	69.9%	-	66.1%
	Black	62.7%	-	57.1%	-	59.4%	59.5%	55.1%	60.0%	61.6%	59.0%
	Hispanic	71.1%	56.5%	51.7%	54.7%	58.6%	71.3%	67.1%	60.4%	50.3%	61.7%
	Other	-	-	-	73.7%	-	-	-	-	-	-
	Mixed White / Minority	76.4%	77.6%	74.8%	77.0%	78.9%	-	-	-	-	-
	White	77.3%	74.2%	76.1%	73.7%	74.1%	76.5%	72.7%	75.7%	76.5%	72.6%
	Info Not Provided	64.7%	63.2%	71.6%	67.3%	62.8%	56.4%	51.0%	54.9%	55.5%	49.7%
<b>WATERBURY, CT</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	73.7%	-	66.7%	59.5%	64.0%	72.6%	73.0%	63.1%	52.9%
	Hispanic	62.0%	69.8%	73.3%	71.1%	59.2%	71.6%	67.3%	70.1%	69.0%	63.7%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	80.9%	77.5%	83.0%	81.3%	76.3%	78.0%	76.5%	78.6%	78.9%	72.1%
	Info Not Provided	60.7%	55.4%	71.2%	67.1%	60.8%	42.2%	47.3%	52.7%	52.2%	48.5%
<b>WORCESTER, MA-CT</b>	Asian	76.8%	68.9%	74.6%	75.8%	76.9%	57.4%	69.0%	-	-	66.9%
	Black	60.0%	65.0%	73.9%	68.2%	63.9%	-	-	-	-	65.2%
	Hispanic	69.6%	71.6%	71.9%	64.4%	71.3%	67.3%	66.5%	66.5%	63.5%	63.5%
	Other	74.3%	71.5%	72.2%	65.6%	62.5%	-	-	-	-	-
	Mixed White / Minority	83.5%	76.3%	81.9%	87.4%	74.5%	-	-	-	-	-
	White	81.3%	80.0%	82.2%	81.5%	79.6%	73.4%	71.4%	76.6%	77.1%	74.5%
	Info Not Provided	68.4%	67.2%	70.2%	64.8%	63.2%	48.2%	50.8%	54.1%	50.0%	53.9%

**Table 36: Denial Rate, by Race / Ethnicity and LMI Status, HMDA 1999-2003**  
(Measures with fewer than 100 applications omitted)

MSA	Race / Ethnicity	Not LMI					LMI				
		1999	2000	2001	2002	2003	1999	2000	2001	2002	2003
<b>BANGOR, ME</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	13.8%	14.0%	10.3%	7.0%	6.0%	38.0%	32.7%	24.9%	21.5%	16.3%
	Info Not Provided	13.3%	35.0%	26.5%	26.9%	-	-	65.5%	72.4%	-	-
<b>BARNSTABLE-YARMOUTH, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	5.6%	6.6%	5.3%	5.0%	7.6%	10.5%	10.3%	7.9%	8.0%	11.3%
	Info Not Provided	10.8%	10.9%	11.9%	7.3%	7.0%	-	-	10.8%	25.2%	-
<b>BOSTON, MA-NH</b>	Asian	7.4%	7.2%	7.3%	6.8%	9.6%	11.7%	10.4%	9.0%	9.0%	11.2%
	Black	18.2%	21.1%	18.3%	14.6%	19.1%	17.9%	21.3%	18.8%	18.8%	20.5%
	Hispanic	15.1%	14.8%	14.3%	14.9%	20.3%	14.2%	19.3%	18.6%	17.6%	19.4%
	Other	8.6%	12.2%	9.5%	9.3%	16.2%	19.0%	16.9%	19.7%	15.2%	21.1%
	Mixed White / Minority	6.2%	6.2%	4.3%	6.5%	8.1%	12.6%	12.4%	18.5%	7.8%	16.5%
	White	6.3%	6.7%	5.4%	5.4%	7.1%	12.1%	12.2%	10.6%	9.4%	10.3%
	Info Not Provided	9.4%	10.9%	8.1%	8.4%	9.0%	21.0%	23.7%	16.2%	16.5%	15.7%
<b>BRIDGEPORT, CT</b>	Asian	10.0%	6.8%	6.7%	4.5%	12.1%	-	-	-	-	5.8%
	Black	22.4%	25.9%	20.7%	17.1%	16.3%	21.8%	29.8%	25.2%	20.7%	20.6%
	Hispanic	12.0%	20.6%	15.3%	15.6%	17.6%	14.3%	20.1%	15.9%	14.6%	17.4%
	Other	-	27.0%	-	12.4%	10.5%	-	-	-	8.3%	24.5%
	Mixed White / Minority	9.8%	6.0%	-	4.6%	10.7%	-	-	-	-	-
	White	7.7%	8.8%	7.0%	5.9%	6.9%	11.9%	14.7%	11.7%	9.3%	10.9%
	Info Not Provided	11.1%	17.5%	12.0%	8.4%	10.9%	24.2%	36.5%	22.5%	19.1%	19.0%
<b>BROCKTON, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	11.2%	16.9%	15.0%	14.2%	19.6%	12.7%	17.3%	24.5%	16.8%	22.1%

	Hispanic	-	-	15.0%	11.5%	21.4%	-	-	-	-	-
	Other	-	-	-	-	-	-	8.9%	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	8.1%	7.3%	7.0%	6.7%	7.2%	12.0%	12.3%	9.3%	8.4%	13.0%
	Info Not Provided	12.6%	12.6%	13.0%	12.3%	16.8%	22.9%	22.8%	22.3%	16.0%	15.6%
<b>BURLINGTON, VT</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	10.1%	8.0%	6.3%	5.6%	6.1%	23.7%	19.1%	13.5%	11.7%	10.7%
	Info Not Provided	9.0%	13.6%	8.6%	6.6%	6.1%	29.0%	44.8%	34.4%	26.0%	9.9%
<b>DANBURY, CT</b>	Asian	-	-	-	-	3.5%	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	13.2%	20.1%	15.9%	21.5%	16.1%	18.5%	17.3%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	6.2%	6.5%	5.5%	5.2%	6.5%	10.8%	15.3%	11.3%	9.0%	9.2%
	Info Not Provided	5.6%	10.7%	7.3%	6.1%	6.4%	16.3%	19.6%	15.7%	12.7%	15.2%
<b>FITCHBURG-LEOMINSTER, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	7.9%	6.0%	5.2%	5.6%	7.8%	12.1%	12.3%	9.8%	7.7%	9.0%
	Info Not Provided	12.9%	14.5%	9.8%	9.9%	12.4%	-	-	-	12.5%	-
<b>HARTFORD, CT</b>	Asian	6.0%	5.8%	5.0%	6.0%	7.9%	10.8%	8.6%	6.7%	9.5%	14.4%
	Black	16.0%	15.4%	15.1%	13.7%	18.4%	15.2%	18.8%	17.2%	14.6%	18.1%
	Hispanic	7.5%	16.8%	10.5%	13.3%	14.1%	14.7%	16.2%	14.0%	15.9%	18.3%
	Other	13.5%	11.1%	9.4%	8.6%	11.6%	12.2%	19.1%	9.4%	9.6%	10.3%
	Mixed White / Minority	4.9%	6.5%	3.3%	2.2%	5.8%	8.9%	-	-	-	12.4%
	White	5.6%	6.5%	5.0%	4.6%	5.8%	9.7%	9.9%	8.7%	8.1%	9.3%
	Info Not Provided	11.2%	13.8%	11.4%	9.2%	12.5%	20.9%	26.2%	23.0%	22.3%	20.4%
<b>LAWRENCE, MA-NH</b>	Asian	6.5%	9.9%	6.0%	5.8%	9.7%	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	15.5%	17.5%	13.9%	13.3%	19.5%	15.0%	19.2%	17.1%	18.9%	21.2%
	Other	-	-	-	-	-	-	-	-	-	-

	Mixed White / Minority	8.9%	-	-	8.1%	7.2%	-	-	-	-	-
	White	8.1%	8.5%	6.1%	7.0%	7.9%	17.1%	16.9%	16.4%	11.8%	14.7%
	Info Not Provided	8.0%	12.3%	9.4%	8.9%	10.5%	23.3%	27.4%	24.5%	24.9%	17.9%
<b>LEWISTON-AUBURN, ME</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	22.2%	18.4%	13.4%	9.1%	13.1%	47.9%	36.1%	34.0%	23.1%	27.5%
	Info Not Provided	-	36.2%	27.4%	18.7%	17.0%	-	59.8%	58.6%	-	-
<b>LOWELL, MA-NH</b>	Asian	5.1%	7.2%	7.6%	5.3%	7.8%	8.1%	9.6%	14.6%	6.4%	14.7%
	Black	-	-	-	-	15.1%	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	17.6%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	5.7%	-	-	-	-	-
	White	6.6%	6.2%	6.0%	5.5%	7.0%	10.3%	11.7%	11.2%	9.1%	10.1%
	Info Not Provided	8.3%	9.3%	7.8%	8.0%	9.1%	14.6%	23.8%	15.2%	13.7%	11.2%
<b>MANCHESTER, NH</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	9.8%	7.5%	7.0%	6.7%	8.7%	22.4%	16.8%	16.5%	12.2%	15.0%
	Info Not Provided	9.2%	21.0%	12.8%	11.3%	9.7%	27.2%	56.7%	34.0%	29.6%	15.9%
<b>NASHUA, NH</b>	Asian	-	-	-	6.6%	2.1%	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	7.0%	8.4%	6.4%	6.0%	7.7%	17.9%	20.2%	19.0%	12.0%	15.8%
	Info Not Provided	10.4%	10.9%	7.5%	6.8%	10.9%	21.4%	38.5%	35.4%	33.3%	14.5%
<b>NEW BEDFORD, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	7.3%	6.8%	5.4%	6.8%	9.1%	13.2%	13.4%	13.7%	14.2%	13.6%
	Info Not Provided	16.2%	11.6%	9.4%	14.9%	13.8%	-	-	-	-	-

<b>NEW HAVEN-MERIDEN, CT</b>	Asian	5.8%	7.5%	7.0%	5.8%	10.5%	-	-	-	-	8.0%
	Black	17.8%	23.5%	19.4%	15.8%	16.4%	19.3%	29.1%	23.0%	19.7%	23.4%
	Hispanic	15.4%	20.1%	14.0%	11.4%	17.3%	19.1%	24.3%	16.7%	14.9%	18.2%
	Other	16.3%	-	-	6.8%	15.2%	-	-	-	-	26.0%
	Mixed White / Minority	-	11.1%	7.9%	6.8%	7.9%	-	-	-	-	-
	White	9.0%	8.6%	7.4%	6.3%	7.6%	14.0%	14.9%	12.5%	9.8%	10.3%
	Info Not Provided	14.4%	18.7%	14.6%	10.2%	12.4%	25.2%	38.2%	19.9%	17.0%	22.9%
<b>NEW LONDON-NORWICH, CT-RI</b>	Asian	-	-	7.2%	8.6%	7.7%	-	-	-	-	10.1%
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	19.2%	18.3%	-	-	-	21.4%	19.1%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	5.0%	3.6%	13.7%	12.7%	8.8%	-	-	-	-	-
	White	7.4%	7.3%	7.1%	7.1%	8.4%	14.8%	18.4%	14.7%	16.2%	15.8%
	Info Not Provided	9.7%	15.5%	9.7%	7.6%	7.3%	25.0%	42.9%	31.5%	36.5%	17.2%
<b>PITTSFIELD, MA</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	5.8%	7.7%	6.5%	6.6%	6.3%	15.9%	11.0%	11.2%	7.7%	9.6%
	Info Not Provided	-	11.6%	7.7%	7.8%	-	-	-	-	-	-
<b>PORTLAND, ME</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	7.4%	8.7%	5.9%	6.7%	6.9%	18.6%	20.8%	18.1%	14.5%	13.4%
	Info Not Provided	6.3%	20.2%	10.6%	8.6%	8.7%	25.7%	51.9%	41.4%	31.9%	16.8%
<b>PORTSMOUTH-ROCHESTER, NH-ME</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	-	-	-	-	-	-	-	-	-
	Hispanic	-	-	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	11.1%	11.7%	9.3%	9.1%	9.9%	30.8%	29.6%	33.3%	27.1%	28.2%
	Info Not Provided	10.8%	18.5%	16.6%	15.2%	10.4%	28.6%	56.0%	52.6%	51.2%	18.7%

<b>PROVIDENCE-FALL RIVER- WARWICK, RI-MA</b>	Asian	10.9%	7.5%	10.7%	8.9%	13.6%	-	-	-	-	16.4%
	Black	18.3%	17.8%	18.7%	15.7%	21.1%	22.5%	29.0%	24.4%	19.8%	20.7%
	Hispanic	15.7%	18.5%	14.4%	14.0%	18.2%	17.5%	22.4%	21.4%	19.7%	23.5%
	Other	11.2%	16.2%	10.2%	12.8%	18.0%	-	22.5%	13.0%	-	19.7%
	Mixed White / Minority	6.9%	11.9%	6.2%	10.1%	9.7%	-	-	-	-	-
	White	7.3%	8.0%	6.7%	6.6%	8.6%	14.3%	15.1%	13.7%	11.6%	13.1%
	Info Not Provided	16.5%	18.6%	13.2%	12.4%	15.7%	30.8%	33.3%	28.6%	23.9%	23.7%
<b>SPRINGFIELD, MA</b>	Asian	-	-	-	7.8%	13.5%	-	-	-	-	-
	Black	14.0%	21.3%	19.0%	12.6%	20.2%	22.3%	24.3%	21.9%	21.2%	22.8%
	Hispanic	14.6%	14.7%	11.8%	18.2%	19.3%	18.7%	18.2%	18.0%	15.9%	18.8%
	Other	-	-	-	-	14.9%	-	-	-	-	-
	Mixed White / Minority	6.5%	10.7%	0.8%	11.5%	6.0%	-	-	-	-	-
	White	5.9%	6.7%	5.9%	6.3%	6.2%	11.7%	14.5%	12.7%	13.7%	11.4%
	Info Not Provided	12.1%	22.5%	13.6%	12.1%	13.1%	20.9%	31.5%	30.8%	27.8%	20.8%
<b>STAMFORD-NORWALK, CT</b>	Asian	6.3%	5.9%	5.7%	4.2%	11.2%	-	-	14.6%	-	13.6%
	Black	16.9%	-	16.8%	-	21.9%	15.6%	25.1%	17.1%	14.7%	15.6%
	Hispanic	10.8%	19.6%	27.1%	21.7%	17.7%	11.8%	17.4%	19.2%	25.0%	16.5%
	Other	-	-	-	6.1%	-	-	-	-	-	-
	Mixed White / Minority	7.3%	3.0%	5.2%	8.0%	8.1%	-	-	-	-	-
	White	5.9%	7.5%	6.4%	5.3%	7.4%	9.1%	11.5%	10.2%	7.4%	9.7%
	Info Not Provided	8.2%	10.2%	8.1%	6.4%	10.0%	14.5%	19.7%	20.3%	14.2%	15.8%
<b>WATERBURY, CT</b>	Asian	-	-	-	-	-	-	-	-	-	-
	Black	-	10.2%	-	7.0%	23.1%	20.6%	12.9%	16.1%	20.6%	25.3%
	Hispanic	17.0%	15.5%	11.7%	14.1%	17.3%	13.5%	16.9%	15.3%	15.7%	18.5%
	Other	-	-	-	-	-	-	-	-	-	-
	Mixed White / Minority	-	-	-	-	-	-	-	-	-	-
	White	7.6%	9.1%	5.3%	5.4%	8.1%	10.2%	11.5%	10.0%	10.1%	11.9%
	Info Not Provided	13.9%	24.2%	10.6%	7.8%	12.2%	31.7%	34.1%	26.3%	20.3%	22.1%
<b>WORCESTER, MA-CT</b>	Asian	3.6%	8.9%	6.0%	5.0%	7.0%	20.4%	12.0%	-	-	14.0%
	Black	15.8%	14.7%	10.6%	15.0%	18.2%	-	-	-	-	18.1%
	Hispanic	14.5%	13.1%	12.4%	13.8%	14.0%	17.0%	20.9%	17.6%	17.6%	19.2%
	Other	11.5%	7.7%	8.3%	14.0%	16.4%	-	-	-	-	-
	Mixed White / Minority	5.8%	11.5%	6.0%	6.7%	13.1%	-	-	-	-	-
	White	6.2%	6.7%	5.3%	6.1%	7.0%	12.3%	13.4%	11.2%	10.9%	10.7%
	Info Not Provided	10.2%	10.2%	8.8%	9.9%	14.0%	19.8%	19.3%	21.5%	18.9%	18.7%