

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	78.2%	76.6%	78.9%	77.6%	75.0%
Moderate	71.8%	69.1%	73.5%	73.3%	71.4%
Low	61.1%	59.4%	61.9%	62.5%	61.9%
Subtotal: LMI	69.1%	66.6%	70.7%	70.7%	69.1%
No Data	56.4%	57.9%	63.1%	64.7%	61.0%
Total	74.8%	73.1%	75.9%	75.1%	72.5%
1-Year % Change					
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%
Cumulative % Change since 1999					
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