

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

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

Source: HMDA 1999-2003 for New England