

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%
NEW HAVEN-MERIDEN, CT	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%
NEW LONDON-NORWICH, CT-RI	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%
PROVIDENCE-FALL RIVER - WARWICK, RI-MA	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%
SPRINGFIELD, MA	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%
STAMFORD-NORWALK, CT	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%
WATERBURY, CT	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%
WORCESTER, MA-CT	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%
NA (Outside of MSA)	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