

**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Withdrawn Rate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