

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%
Denial Rates			
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