3. Disposition of conventional home purchase loan applications, by characteristics of applicant, 2001

Percentage distribution by number of applications

	Type of disposition				
Applicant characteristic	Approved	Denied	Withdrawn	File closed	Total
Race or ethnic group					
American Indian/Alaskan					
Native	55.1	35.3	7.4	2.2	100
Asian/Pacific Island	78.9	10.8	8.0	2.3	100
Black	54.1	35.7	7.7	2.4	100
Hispanic	65.9	23.4	8.2	2.5	100
White	76.8	15.9	5.9	1.3	100
Other	70.0	18.5	9.4	2.1	100
Joint (white/minority)	76.5	15.0	6.9	1.5	100
Income (percentage of metropolitan area median) ¹					
Less than 50	55.4	37.0	6.2	1.4	100
50-79	69.9	22.0	6.4	1.7	100
80-119	77.4	13.9	6.8	1.8	100
120 or more	82.6	8.6	7.0	1.8	100

^{1.} Metropolitan area median is median family income of the metropolitan area in which the property related to the loan is located.

SOURCE: FFIEC, Home Mortgage Disclosure Act data.