

7. All home purchase loans by racial/ethnic identity and income of borrowers, 1993-2002¹

Number of loans and percentage change

Borrower and census tract characteristic	Number of loans										Percentage change								Memo: Percentage change 1993-2002	
	Year										Period									
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	1993-1994	1994-1995	1995-1996	1996-1997	1997-1998	1998-1999	1999-2000	2000-2001		2001-2002
Borrower																				
<i>Racial/ethnic identity</i>																				
American Indian	11,936	13,986	13,562	15,111	14,933	18,087	26,123	24,914	15,279	18,752	17.2	-3.0	11.4	-1.2	21.1	44.4	-4.6	-38.7	22.7	57.1
Asian	91,369	104,981	97,384	105,344	118,190	133,700	155,442	168,443	175,151	206,909	14.9	-7.2	8.2	12.2	13.1	16.3	8.4	4.0	18.1	126.5
Black	162,379	218,310	240,268	247,692	257,233	279,093	310,064	306,672	285,243	291,491	34.4	10.1	3.1	3.9	8.5	11.1	-1.1	-7.0	2.2	79.5
Hispanic	157,434	201,456	216,049	245,026	254,382	294,639	348,520	374,314	405,809	449,893	28.0	7.2	13.4	3.8	15.8	18.3	7.4	8.4	10.9	185.8
White	2,577,772	2,804,382	2,718,061	2,937,986	2,997,069	3,382,196	3,440,868	3,225,538	3,257,542	3,341,732	8.8	-3.1	8.1	2.0	12.9	1.7	-6.3	1.0	2.6	29.6
<i>Income (percentage of metropolitan area median)²</i>																				
Less than 80	667,446	767,532	738,015	868,950	920,954	1,093,295	1,242,787	1,191,787	1,216,836	1,272,024	15.0	-3.8	17.7	6.0	18.7	13.7	-4.1	2.1	4.5	90.6
80-99	397,365	435,902	425,395	484,434	496,160	565,784	604,434	587,010	606,575	624,536	9.7	-2.4	13.9	2.4	14.0	6.8	-2.9	3.3	3.0	57.2
100-119	357,115	385,442	373,991	417,944	424,718	489,784	512,789	503,347	522,344	540,590	7.9	-3.0	11.8	1.6	15.3	4.7	-1.8	3.8	3.5	51.4
120 or more	1,115,708	1,215,959	1,205,130	1,346,164	1,415,990	1,620,469	1,684,488	1,742,574	1,781,596	1,855,244	9.0	-9	11.7	5.2	14.4	4.0	3.4	2.2	4.1	66.3

7. (continued)

Borrower and census tract characteristic	Number of loans										Percentage change								Memo: Percentage change 1993-2002	
	Year										Period									
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	1993-1994	1994-1995	1995-1996	1996-1997	1997-1998	1998-1999	1999-2000	2000-2001		2000-2001
Census Tract																				
<i>Racial composition (minorities as a percentage of population)</i>																				
Less than 10	1,363,027	1,444,035	1,399,694	1,618,386	1,674,913	1,923,826	2,013,175	1,954,192	2,036,996	2,078,449	5.9	-3.1	15.6	3.5	14.9	4.6	-2.9	4.2	2.0	52.5
10-19	550,431	609,012	589,512	690,148	731,725	861,392	918,999	914,189	956,352	994,350	10.6	-3.2	17.1	6.0	17.7	6.7	-0.5	4.6	4.0	80.6
20-49	435,920	496,891	485,225	563,150	596,707	706,838	783,368	803,084	831,954	892,779	14.0	-2.3	16.1	6.0	18.5	10.8	2.5	3.6	7.3	104.8
50-79	127,923	147,902	146,416	163,459	174,978	202,043	225,389	236,860	239,526	261,148	15.6	-1.0	11.6	7.0	15.5	11.6	5.1	1.1	9.0	104.1
80-100	70,401	84,272	89,124	95,386	103,340	116,042	133,815	145,244	143,152	162,023	19.7	5.8	7.0	8.3	12.3	15.3	8.5	-1.4	13.2	130.1
<i>Income of census tract³</i>																				
Low or moderate	292,362	325,047	342,731	388,933	410,471	469,181	521,580	546,687	541,583	580,769	11.2	5.4	13.5	5.5	14.3	11.2	4.8	-0.9	7.2	98.6
Middle	1,302,895	1,428,781	1,386,839	1,592,811	1,653,050	1,917,024	2,067,548	2,069,488	2,162,041	2,258,071	9.7	-2.9	14.9	3.8	16.0	7.9	0.1	4.5	4.4	73.3
Upper	961,832	1,035,989	989,608	1,160,210	1,229,489	1,438,793	1,504,148	1,458,399	1,526,640	1,572,840	7.7	-4.5	17.2	6.0	17.0	4.5	-3.0	4.7	3.0	63.5

1. Includes both conventional and government-backed home purchase loans.

2. Metropolitan area median is median family income of the metropolitan area in which the property related to the loan is located.

3. Census tracts are categorized by the median family income for the tract relative to the median income for the metropolitan area in which the tract is located. Categories are defined as follows: *low or moderate*, median family income for census tract less than 80 percent of median family income for metropolitan area; *middle income*, median family income for census tract 80 percent to 119 percent of metropolitan area median; *upper income*, median family income 120 percent or more of metropolitan area median.