

2. Applications for one- to four-family home loans under HMDA, grouped by purpose of loan and distributed by characteristic of applicant and census tract, 2002

Characteristic	Home purchase						Home refinancing		Home improvement	
	Government-backed ¹			Conventional			Number	Percent	Number	Percent
	Number	Percent	Memo: Percentage of home purchase loans for given characteristic	Number	Percent	Memo: Percentage of home purchase loans for given characteristic				
APPLICANT										
<i>Racial/ethnic identity</i>										
American Indian/Alaskan										
Native	6,118	0.6	19.3	25,598	0.5	80.7	52,672	0.4	5,568	0.6
Asian/Pacific Islander	16,914	1.6	5.8	272,980	5.2	94.2	527,723	4.4	16,250	1.8
Black	140,762	13.6	27.5	371,386	7.1	72.5	767,187	6.4	89,342	9.6
Hispanic	187,793	18.2	26.8	512,786	9.7	73.2	888,858	7.4	98,042	10.6
White	639,653	61.9	14.2	3,862,930	73.4	85.8	9,196,608	77.1	688,476	74.4
Other	13,706	1.3	13.7	86,635	1.6	86.3	217,098	1.8	9,802	1.1
Joint (white/minority)	29,153	2.8	18.5	128,234	2.4	81.5	282,694	2.4	18,488	2.0
Total	1,034,099	100.0	16.4	5,260,549	100.0	83.6	11,932,840	100.0	925,968	100.0
<i>Income (percentage of metropolitan area median)²</i>										
Less than 50	140,813	14.5	24.1	443,366	8.8	75.9	1,311,558	9.5	179,552	14.4
50-79	351,357	36.2	26.0	1,001,035	19.9	74.0	2,809,222	20.4	290,912	23.4
80-99	185,485	19.1	21.5	677,352	13.5	78.5	1,957,266	14.2	181,057	14.5
100-119	121,778	12.5	16.6	610,229	12.1	83.4	1,728,282	12.6	150,897	12.1
120 or more	172,437	17.7	7.0	2,297,993	45.7	93.0	5,959,057	43.3	443,088	35.6
Total	971,870	100.0	16.2	5,029,975	100.0	83.8	13,765,385	100.0	1,245,506	100.0
CENSUS TRACT										
<i>Racial/ethnic composition (minorities as percentage of population)</i>										
Less than 10	382,126	39.4	13.8	2,393,286	46.0	86.2	7,240,763	48.8	610,722	49.4
10-19	220,003	22.7	16.0	1,158,540	22.3	84.0	3,114,530	21.0	234,088	18.9
20-49	237,132	24.5	18.1	1,071,298	20.6	81.9	2,806,832	18.9	219,918	17.8
50-79	74,183	7.7	17.8	343,333	6.6	82.2	960,785	6.5	83,612	6.8
80-100	55,534	5.7	18.8	239,910	4.6	81.2	725,114	4.9	88,827	7.2
Total	968,978	100.0	15.7	5,206,367	100.0	84.3	14,848,024	100.0	1,237,167	100.0

2. Continued

Characteristic	Home purchase						Home refinancing		Home improvement	
	Government-backed ¹			Conventional			Number	Percent	Number	Percent
	Number	Percent	Memo: Percentage of home purchase loans for given characteristic	Number	Percent	Memo: Percentage of home purchase loans for given characteristic				
<i>Income</i> ³										
Low	20,442	2.1	14.9	117,187	2.2	85.1	276,278	1.9	36,450	2.9
Moderate	160,687	16.4	20.0	643,881	12.3	80.0	1,740,265	11.7	195,264	15.4
Middle	576,342	58.7	18.1	2,603,910	49.8	81.9	7,567,123	50.8	685,205	54.1
Upper	223,876	22.8	10.7	1,864,153	35.6	89.3	5,321,540	35.7	350,570	27.7
Total	981,347	100.0	15.8	5,229,131	100.0	84.2	14,905,206	100.0	1,267,489	100.0
<i>Location</i> ⁴										
Central city	453,600	45.5	17.6	2,117,305	40.0	82.4	5,624,175	37.3	498,344	38.6
Non-central city	542,493	54.5	14.6	3,180,330	60.0	85.4	9,452,275	62.7	791,889	61.4
Total	996,093	100.0	15.8	5,297,635	100.0	84.2	15,076,450	100.0	1,290,233	100.0

Note: Lenders reported 26,440,691 applications for home loans in 2002, but applicant and geographic information was not reported for all applications. Thus, the distribution of applications varies in number by characteristic.

- Loans backed by the Federal Housing Administration, the Department of Veterans Affairs, or the Rural Housing Service.
- Median for a metropolitan area is median family income of the metropolitan area in which the property related to the loan is located.
- Census tracts are categorized by the median family income for the tract relative to the median family income for the metropolitan area in which the tract is located. Categories are defined as follows: *Low income* for census tract less than 50 percent of median family income for metropolitan area; *Moderate income*, median family income for census tract 50 percent to 79 percent of metropolitan area median; *Middle income*, median family income 80 percent to 119 percent of metropolitan area median; *Upper income*, median family income 120 percent or more of metropolitan area median.
- For census tracts located in metropolitan areas.