

5. Conventional home purchase loans by racial/ethnic identity and income of borrowers, 1993-2002

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	8,638	10,691	10,712	11,368	11,254	13,175	20,965	19,820	11,728	14,244	23.8	.2	6.1	-1.0	17.1	59.1	-5.5	-40.8	21.5	64.9
Asian	78,671	93,319	85,571	91,547	103,192	118,486	138,453	152,715	159,065	193,931	18.6	-8.3	7.0	12.7	14.8	16.9	10.3	4.2	21.9	146.5
Black	81,322	125,796	138,034	135,944	139,544	158,266	178,108	180,445	166,321	189,817	54.7	9.7	-1.5	2.6	13.4	12.5	1.3	-7.8	14.1	133.4
Hispanic	91,345	129,695	134,982	135,683	132,808	162,365	197,731	225,539	252,057	314,951	42.0	4.1	.5	-2.1	22.3	21.8	14.1	11.8	25.0	244.8
White	1,971,153	2,281,450	2,205,360	2,354,024	2,402,232	2,760,370	2,800,695	2,666,849	2,654,809	2,822,776	15.7	-3.3	6.7	2.0	14.9	1.5	-4.8	-0.5	6.3	43.2
<i>Income (percentage of metropolitan area median)¹</i>																				
Less than 80	407,059	516,824	494,007	558,162	571,125	712,690	818,572	803,625	796,138	892,776	27.0	-4.4	13.0	2.3	24.8	14.9	-1.8	-0.9	12.1	119.3
80-99	248,402	295,734	282,925	315,681	323,000	386,811	411,327	407,703	421,845	476,251	19.1	-4.3	11.6	2.3	19.8	6.3	-9	3.5	12.9	91.7
100-119	246,294	285,044	268,682	299,878	306,796	367,248	381,458	380,762	396,689	442,731	15.7	-5.7	11.6	2.3	19.7	3.9	-2	4.2	11.6	79.8
120 or more	950,597	1,069,305	1,047,464	1,172,762	1,251,561	1,450,085	1,506,628	1,572,914	1,610,825	1,718,553	12.5	-2.0	12.0	6.7	15.9	3.9	4.4	2.4	6.7	80.8

5. (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	2001-2002		
Census Tract																					
<i>Racial composition (minorities as a percentage of population)</i>																					
Less than 10	1,077,879	1,197,432	1,153,284	1,321,350	1,362,339	1,594,523	1,653,163	1,625,595	1,672,287	1,768,552	11.1	-3.7	14.6	3.1	17.0	3.7	-1.7	2.9	5.8	64.1	
10-19	386,443	460,110	437,355	510,044	548,938	664,749	705,721	718,107	747,682	819,564	19.1	-4.9	16.6	7.6	21.1	6.2	1.8	4.1	9.6	112.1	
20-49	272,690	337,292	322,835	370,646	398,713	493,515	556,203	591,202	616,421	711,096	23.7	-4.3	14.8	7.6	23.8	12.7	6.3	4.3	15.4	160.8	
50-79	81,628	101,817	98,145	105,828	113,049	136,923	156,478	171,565	175,933	208,014	24.7	-3.6	7.8	6.8	21.1	14.3	9.6	2.5	18.2	154.8	
80-100	43,263	56,329	56,545	55,981	59,347	71,529	86,815	98,868	99,112	125,122	30.2	.4	-1.0	6.0	20.5	21.4	13.9	0.2	26.2	189.2	
<i>Income of census tract²</i>																					
Low or moderate	185,014	224,434	232,659	255,204	268,463	323,795	366,187	393,374	388,519	449,042	21.3	3.7	9.7	5.2	20.6	13.1	7.4	-1.2	15.6	142.7	
Middle	897,645	1,053,155	1,010,219	1,145,439	1,185,276	1,416,359	1,526,200	1,566,251	1,629,058	1,803,996	17.3	-4.1	13.4	3.5	19.5	7.8	2.6	4.0	10.7	101.0	
Upper	783,695	877,527	827,855	966,599	1,030,747	1,226,778	1,274,545	1,256,511	1,307,542	1,395,165	12.0	-5.7	16.8	6.6	19.0	3.9	-1.4	4.1	6.7	78.0	

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

2. 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.