

6. Government-backed 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	3,298	3,295	2,850	3,743	3,679	4,912	5,158	5,094	3,551	4,508	-1	-13.5	31.3	-1.7	33.5	5.0	-1.2	-30.3	27.0	36.7	
Asian	12,698	11,662	11,813	13,797	14,998	15,214	16,989	15,728	16,086	12,978	-8.2	1.3	16.8	8.7	1.4	11.7	-7.4	2.3	-19.3	2.2	
Black	81,057	92,514	102,237	111,748	117,689	120,827	131,956	126,227	118,922	101,674	14.1	10.5	9.3	5.3	2.6	9.2	-4.3	-5.8	-14.5	25.4	
Hispanic	66,089	71,761	81,067	109,343	121,574	132,274	150,789	148,775	153,752	134,942	8.6	13.0	34.9	11.2	8.8	14.0	-1.3	3.3	-12.2	104.2	
White	606,619	522,932	512,701	583,962	594,837	621,826	640,173	558,689	602,733	518,956	-13.8	-2.0	13.9	1.9	4.5	3.0	-12.7	7.9	-13.9	-14.5	
<i>Income (percentage of metropolitan area median)¹</i>																					
Less than 80	260,387	250,708	244,011	310,788	349,829	380,605	424,215	388,162	420,698	379,248	-3.7	-2.7	27.4	12.6	8.8	11.5	-8.5	8.4	-9.9	45.6	
80-99	148,963	140,168	142,470	168,753	173,160	178,973	193,107	179,307	184,730	148,285	-5.9	1.6	18.4	2.6	3.4	7.9	-7.1	3.0	-19.7	-0.5	
100-119	110,821	100,398	105,308	118,066	117,922	122,536	131,331	122,585	125,655	97,859	-9.4	4.9	12.1	-1	3.9	7.2	-6.7	2.5	-22.1	-11.7	
120 or more	165,111	146,654	157,666	173,402	164,429	170,384	177,860	169,660	170,771	136,691	-11.2	7.5	10.0	-5.2	3.6	4.4	-4.6	0.7	-20.0	-17.2	

6. (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	285,148	246,603	246,410	297,036	312,574	329,303	360,012	328,597	364,709	309,897	-13.5	-.1	20.5	5.2	5.4	9.3	-8.7	11.0	-15.0	8.7
10-19	163,988	148,902	152,157	180,104	182,787	196,643	213,278	196,082	208,670	174,786	-9.2	2.2	18.4	1.5	7.6	8.5	-8.1	6.4	-16.2	6.6
20-49	163,230	159,599	162,391	192,504	197,994	213,323	227,165	211,882	215,533	181,683	-2.2	1.7	18.5	2.9	7.7	6.5	-6.7	1.7	-15.7	11.3
50-79	46,295	46,085	48,272	57,631	61,929	65,120	68,911	65,295	63,593	53,134	-.5	4.7	19.4	7.5	5.2	5.8	-5.2	-2.6	-16.4	14.8
80-100	27,138	27,943	32,580	39,405	43,993	44,513	47,000	46,376	44,040	36,901	3.0	16.6	20.9	11.6	1.2	5.6	-1.3	-5.0	-16.2	36.0
<i>Income of census tract²</i>																				
Low or moderate	107,348	100,613	110,075	133,729	142,008	145,386	155,393	153,313	153,064	131,727	-6.3	9.4	21.5	6.2	2.4	6.9	-1.3	-0.2	-13.9	22.7
Middle	405,250	375,626	376,620	447,372	467,774	500,665	541,348	503,237	532,983	454,075	-7.3	.3	18.8	4.6	7.0	8.1	-7.0	5.9	-14.8	12.0
Upper	178,137	158,462	161,753	193,611	198,742	212,015	229,603	201,888	219,098	177,675	-11.0	2.1	19.7	2.7	6.7	8.3	-12.1	8.5	-18.9	-0.3

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.