

4. All home purchase loans by racial or ethnic group and income of borrowers or census tracts, 1990–96¹

Number of loans and percentage change

Borrower and census tract characteristic	Number of loans							Percentage change						Memo: Percentage change 1993–96 ²
	Year							Period						
	1990	1991	1992	1993 ²	1994 ²	1995 ²	1996 ²	1990–1991	1991–1992	1992–1993 ²	1993–1994 ²	1994–1995 ²	1995–1996 ²	
Borrower														
<i>Racial or ethnic group</i>														
American Indian	9,151	8,781	9,840	11,936	13,986	13,562	15,111	–4.0	12.1	21.3	17.2	–3.0	11.4	26.6
Asian	78,345	73,804	76,943	91,369	104,981	97,384	105,344	–5.8	4.3	18.7	14.9	–7.2	8.2	15.3
Hispanic	100,022	98,529	101,807	157,434	201,456	216,049	245,026	–1.5	3.3	54.6	28.0	7.2	13.4	55.6
Black	94,624	95,399	106,581	162,379	218,310	240,268	247,692	.8	11.7	52.4	34.4	10.1	3.1	52.5
White	1,733,981	1,751,767	2,022,875	2,577,772	2,804,382	2,718,058	2,937,986	1.0	15.5	27.4	8.8	–3.1	8.1	14.0
<i>Income (percentage of MSA median)³</i>														
Less than 80 . . .	315,623	376,859	436,459	667,446	767,532	738,015	868,950	19.4	15.8	52.9	15.0	–3.8	17.7	30.2
80–99	231,405	249,722	290,432	397,365	435,902	425,398	484,434	7.9	16.3	36.8	9.7	–2.4	13.9	21.9
100–119 ⁴	224,897	241,772	273,802	357,115	385,442	373,993	417,944	7.5	13.2	30.4	7.9	–3.0	11.8	17.0
120 or more ⁴ . .	931,017	882,727	944,572	1,115,708	1,215,959	1,205,131	1,346,164	–5.2	7.0	18.1	9.0	–.9	11.7	20.7

4. (continued)

Borrower and census tract characteristic	Number of loans							Percentage change						Memo: Percentage change 1993–96 ²
	Year							Period						
	1990	1991	1992	1993 ²	1994 ²	1995 ²	1996 ²	1990–1991	1991–1992	1992–1993 ²	1993–1994 ²	1994–1995 ²	1995–1996 ²	
Census Tract														
<i>Racial composition (minorities as a percentage of population)</i>														
Less than 10 ...	1,057,610	1,104,698	1,054,708	1,363,027	1,444,035	1,399,702	1,618,386	4.5	4.5	29.2	5.9	–3.1	15.6	18.7
10–19	296,312	299,882	424,011	550,431	609,012	589,511	690,148	1.2	41.4	29.8	10.6	–3.2	17.1	25.4
20–49	218,308	210,245	331,570	435,920	496,891	485,225	563,150	–3.7	57.7	31.5	14.0	–2.3	16.1	29.2
50–79	67,823	59,997	96,378	127,923	147,902	146,416	163,459	–11.5	60.6	32.7	15.6	–1.0	11.6	27.8
80–100	44,141	38,252	53,492	70,401	84,272	89,124	95,386	–13.3	39.8	31.6	19.7	5.8	7.0	35.5
<i>Income of census tract</i>														
Low or moderate	190,749	175,084	225,604	292,362	325,047	342,731	388,933	–8.2	28.9	29.6	11.2	5.4	13.5	33.0
Middle ⁴	979,829	985,445	996,884	1,302,895	1,428,781	1,386,839	1,592,811	.6	1.2	30.7	9.7	–2.9	14.9	22.2
Upper ⁴	513,616	552,545	737,671	961,832	1,035,989	989,605	1,160,210	7.6	33.5	30.4	7.7	–4.5	17.2	20.6

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

2. Includes loans reported by independent mortgage companies, which were not covered before 1993.

3. MSA median is median family income of the metropolitan statistical area in which the property related to the loan is located.

4. To more closely mirror the category definitions used in the Community Reinvestment Act regulation, *middle income* is defined as 80 to 119 percent of MSA median income, and *upper income* is defined as 120 percent or more of MSA median income. A category definition change shifts a very small number of loans from the range 100–119 to the range 120 or more and from middle income to upper income census tracts beginning in 1995.

SOURCE. FFIEC, Home Mortgage Disclosure Act, 1990–96.