

5. Disposition of conventional home purchase loan applications, by characteristics of applicant, 1997

Percentage distribution by number of applications

Applicant characteristic	Type of disposition				
	Approved	Denied	Withdrawn	File closed	Total
<i>Race or ethnic group</i>					
American Indian/ Alaskan Native	42.2	51.9	5.2	.7	100
Asian/Pacific Islander	77.3	12.7	8.3	1.7	100
Black	40.4	53.0	5.2	1.3	100
Hispanic	54.3	37.8	6.5	1.4	100
White	67.9	25.8	5.4	.9	100
Other	67.2	22.5	8.5	1.8	100
Joint (white/minority)	68.8	23.6	6.5	1.1	100
<i>Income (percentage of MSA median)¹</i>					
Less than 50	46.4	47.6	4.8	1.3	100
50-79	61.8	31.5	5.5	1.2	100
80-99	70.5	22.1	6.1	1.3	100
100-119	75.7	16.6	6.4	1.3	100
120 or more	81.9	10.1	6.7	1.3	100

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

SOURCE. FFIEC, Home Mortgage Disclosure Act data.