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Twin Cities in Crisis: Unequal Treatment of Communities of Color in Mortgage Lending

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Mortgage Denial Rates by Neighborhood Type (Census Tract), 2009-2012

	Percentage of Applications Denied							
					Upper Middle, High and Very High Income			
	Total	White	People of Color	Black or Hispanic	Total	White	People of Color	Black or Hispanic
Home Purchases:								
Predominantly white	7	6	9	13	5	4	6	10
Diverse	8	7	12	17	5	5	6	19
Majority non-white	14	11	19	20	9	6	12	*
Total	7	6	10	15	5	4	6	11
Refinances:								
Predominantly white	13	12	16	21	10	10	12	16
Diverse	17	16	23	28	13	12	17	17
Majority non-white	25	22	32	35	18	16	25	34
Total	13	13	17	25	10	10	12	17

* note: no percentage reported for cells with less than 25 applicants.

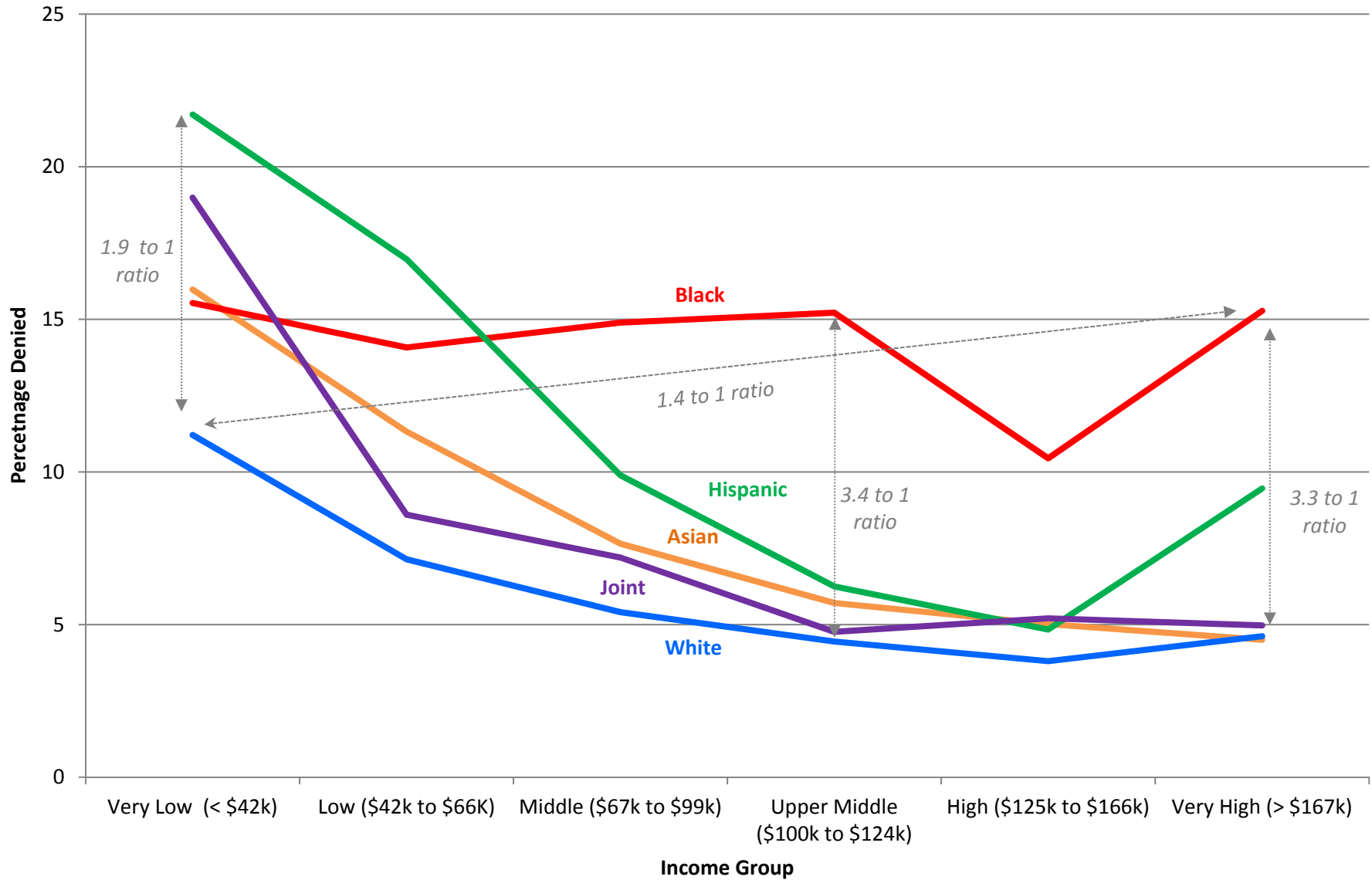
Definitions:

Majority non-white: Census tracts with more than 50% of the population non-white in 2010 .

Diverse: Census tracts with non-white shares between 30% and 49% in 2010 .

Predominantly white: Census tracts with white shares greater than 70% in 2010 .

Twin Cities, Percentage of Home Purchase Applications Denied by Race and Income, 2009-2012



Twin Cities, Percentage of Refinance Applications Denied by Race and Income, 2009-2012

