

ABC2 News Exclusive:

SUBPRIME LOANS BY RACE, ETHNICITY, GENDER & INCOME

Federal Mortgage Data for Maryland 2004-2005

	2 Year Total	2 Year Refinance	2 Year Purchases
BY MORTGAGE			
1st Mortgage	11.69%	11.53%	12.14%
Subordinate Mortgage	21.32%	16.25%	32.06%
SINGLE APPLICANT BY RACE/ETHNICITY			
White Non-Hispanic	10.17%	10.21%	10.40%
Minority	19.94%	17.05%	25.70%
African-American	21.08%	18.55%	27.70%
Latino	22.58%	14.70%	31.15%
Asian	8.97%	6.82%	10.95%
Native Hawaiian or Other Pacific Islander	14.36%	12.17%	18.54%
American Indian or Alaska Native	12.76%	10.83%	19.87%
CO-APPLICANTS BY RACE/ETHNICITY			
Both White Non-Hispanic	7.91%	8.51%	6.74%
Both Minority	16.85%	15.41%	20.54%
White Applicant/Minority Co-Applicant	8.28%	8.55%	8.00%
Minority Applicant/White Co-Applicant	9.73%	9.64%	10.33%
White Applicant with No Co-Applicant	12.31%	11.78%	13.75%
Minority Applicant with No Co-Applicant	21.62%	18.06%	28.12%
SINGLE APPLICANT BY GENDER			
Male	15.31%	9.91%	14.32%
White Non-Hispanic	12.73%	7.33%	13.17%
Minority	21.35%	17.06%	15.41%
Female	19.04%	11.79%	17.85%

White Non-Hispanic	15.19%	8.60%	15.36%
Minority	24.07%	17.08%	19.10%
Male with No Co-applicant	18.05%	12.85%	15.24%
White Non-Hispanic	15.22%	9.90%	13.60%
Minority	23.81%	20.70%	15.84%
Female with No Co-applicant	42.17%	49.18%	17.37%
White Non-Hispanic	15.15%	9.12%	14.02%
Minority	24.43%	17.71%	18.88%

CO-APPLICANTS BY GENDER

Male Applicant with Female Co-Applicant	12.59%	6.84%	13.67%
White Non-Hispanic	10.84%	5.28%	13.08%
Minority	18.09%	11.98%	15.22%
Mixed Race	11.44%	6.55%	11.90%
Female Applicant with Male Co-Applicant	24.45%	16.49%	20.44%
White Non-Hispanic	15.46%	7.24%	19.46%
Minority	23.62%	14.86%	21.38%
Mixed Race	15.89%	10.56%	15.22%
Male Applicant with Male Co-Applicant	14.23%	14.04%	9.89%
White Non-Hispanic	10.45%	9.35%	8.45%
Minority	21.22%	25.10%	10.99%
Mixed Race	15.70%	17.48%	10.50%
Female Applicant with Female Co-Applicant	16.66%	11.25%	14.66%
White Non-Hispanic	12.00%	7.60%	10.69%
Minority	23.88%	16.74%	17.72%
Mixed Race	16.18%	10.43%	15.44%

BY INCOME

(1) Low Income [<=\$50,000]	16.88%	8.10%	22.84%
(2) Middle Income [\$50,000-\$75,000]	18.23%	11.45%	17.22%
(3) High Income [\$75,000+]	13.28%	9.21%	12.03%

INCOME BY RACE/ETHNICITY

Both White Non-Hispanic

	(1)	15.26%	6.48%	23.20%
	(2)	13.89%	6.95%	16.16%
	(3)	9.21%	4.53%	11.27%
Both Minority				
	(1)	18.53%	8.97%	23.42%
	(2)	22.46%	14.50%	19.71%
	(3)	17.85%	13.28%	13.67%
Mixed Race Applicant and Co-Applicant				
	(1)	15.11%	7.43%	19.03%
	(2)	15.09%	9.24%	14.61%
	(3)	10.55%	6.78%	10.78%
White Non-Hispanic Applicant with No Co-Applicant				
	(1)	16.04%	8.42%	18.09%
	(2)	16.42%	10.62%	14.00%
	(3)	13.58%	10.42%	10.34%
Minority Applicant with No Co-Applicant				
	(1)	21.87%	11.91%	24.18%
	(2)	26.09%	21.45%	17.83%
	(3)	23.21%	24.49%	11.60%
INCOME BY GENDER & RACE (SINGLE-APPLICANT)				
Male				
	(1)	16.19%	8.16%	20.69%
	(2)	22.92%	18.61%	16.04%
	(3)	12.36%	8.87%	10.80%
White Non-Hispanic				
	(1)	15.65%	8.04%	18.96%
	(2)	14.29%	8.02%	14.78%
	(3)	10.04%	6.13%	10.39%
Minority				
	(1)	19.73%	10.92%	21.38%
	(2)	23.79%	19.17%	16.98%
	(3)	18.76%	17.00%	11.83%

Female

(1)	18.47%	9.00%	23.44%
(2)	20.88%	13.49%	18.18%
(3)	16.86%	12.10%	14.11%

White Non-Hispanic

(1)	16.18%	7.88%	19.25%
(2)	16.29%	9.56%	15.39%
(3)	12.92%	7.63%	13.26%

Minority

(1)	22.46%	11.82%	25.89%
(2)	34.06%	32.30%	19.63%
(3)	22.51%	19.73%	14.05%

INCOME BY GENDER & RACE (CO-APPLICANTS)

Male with No Co-Applicant

(1)	16.80%	8.77%	20.70%
(2)	19.74%	14.25%	16.21%
(3)	15.45%	14.29%	9.49%

Non-Hispanic

(1)	16.18%	8.88%	18.01%
(2)	16.23%	9.99%	14.34%
(3)	13.62%	10.62%	10.27%

Minority

(1)	20.60%	11.76%	21.78%
(2)	25.86%	23.00%	16.79%
(3)	22.83%	24.75%	11.19%

Female with No Co-Applicant

(1)	18.57%	9.16%	23.06%
(2)	21.30%	14.55%	17.20%
(3)	18.11%	15.44%	11.89%

White Non-Hispanic

(1)	15.91%	8.01%	18.11%
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	(2)	15.75%	9.94%	13.48%
	(3)	13.42%	9.90%	10.38%
Minority				
	(1)	22.64%	10.60%	25.88%
	(2)	26.30%	23.00%	18.89%
	(3)	23.84%	30.14%	12.27%
Male Applicant with Female Co-Applicant				
	(1)	14.54%	6.59%	20.15%
	(2)	14.88%	8.02%	16.13%
	(3)	10.36%	5.92%	11.15%
White Non-Hispanic				
	(1)	14.49%	6.29%	21.66%
	(2)	13.03%	6.45%	15.29%
	(3)	19.71%	6.81%	74.39%
Minority				
	(1)	20.86%	13.32%	18.31%
	(2)	16.07%	11.87%	12.51%
	(3)	14.00%	6.98%	16.79%
Mixed Race				
	(1)	13.69%	7.56%	14.06%
	(2)	9.54%	5.79%	10.06%
	(3)	18.29%	7.80%	31.73%
Female Applicant with Male Co-Applicant				
	(1)	20.08%	10.67%	22.96%
	(2)	15.97%	8.92%	17.21%
	(3)	17.89%	6.71%	30.96%
White Non-Hispanic				
	(1)	17.62%	8.59%	21.64%
	(2)	12.79%	5.79%	16.41%
	(3)	21.52%	10.21%	31.02%
Minority				
	(1)	26.28%	16.21%	24.90%

	(2)	21.74%	14.82%	17.60%
	(3)	17.88%	9.39%	26.15%
Mixed Race				
	(1)	19.10%	13.16%	17.22%
	(2)	12.62%	8.28%	12.88%
	(3)	13.80%	9.11%	14.68%
Male Applicant with Male Co-Applicant				
	(1)	16.23%	14.23%	12.26%
	(2)	12.70%	15.11%	7.85%
	(3)	13.08%	13.06%	10.26%
White Non-Hispanic				
	(1)	18.43%	20.70%	8.00%
	(2)	13.86%	19.25%	6.17%
	(3)	11.89%	6.36%	15.67%
Minority				
	(1)	14.52%	8.98%	15.63%
	(2)	12.61%	14.62%	8.38%
	(3)	25.00%	10.00%	16.67%
Mixed Race				
	(1)	16.76%	20.45%	9.88%
	(2)	14.62%	16.00%	10.96%
	(3)	19.39%	7.88%	26.78%
Female Applicant with Female Co-Applicant				
	(1)	18.94%	12.82%	16.07%
	(2)	13.40%	11.39%	10.93%
	(3)	16.94%	6.09%	23.42%
White Non-Hispanic				
	(1)	11.09%	9.41%	3.14%
	(2)	9.47%	6.54%	9.69%
	(3)	21.95%	11.01%	25.77%
Minority				
	(1)	24.64%	16.89%	21.67%

(2)	19.43%	20.43%	10.89%
(3)	19.57%	6.67%	30.00%
Mixed Race			
(1)	15.97%	10.94%	13.43%
(2)	15.97%	12.31%	15.71%
(3)	0.00%	0.00%	0.00%