

Indicator 20: Home purchase loan denial by race

Ratio of percentage of home purchase loan denials for Native American to Asian applicants

Report Year	2018	2019	2020	2021	2022
Score	38	29	37	40	35
Native American applicants	27.3%	26.4%	23.4%	17.9%	17.0%
Asian applicants	11.2%	7.2%	9.4%	8.6%	6.1%
Ratio	2.438	3.667	2.489	2.084	2.794

Change
2018 to 2022

-3

2022 Report Source

Federal Financial
Institutions
Examination Council,
Conventional
Purchases by Race,
2020



Native American applicants are nearly 3 times as likely to be denied a home loan as Asian applicants.