

## Indicator 20: Home purchase loan denial by race

*Home purchase loan denials: Native American compared to Asian applicants*

Report Year	2018	2019	2020	2021	2022	2023	2024
<b>Equality Score</b>	<b>38</b>	<b>29</b>	<b>37</b>	<b>40</b>	<b>35</b>	<b>35</b>	<b>32</b>
<i>Comparison Group A:</i> % of Native American home loan applicants who are denied loan	27.3%	26.4%	23.4%	17.9%	17.0%	23.4%	25.0%
<i>Comparison Group B:</i> % of Asian home loan applicants who are denied loan	11.2%	7.2%	9.4%	8.6%	6.1%	8.2%	7.5%
Ratio of Comparison Group A to Comparison Group B	2.438	3.667	2.489	2.084	2.794	2.854	3.328
The equality score for this indicator <b>decreased by 6</b> since 2018.							



**Native American applicants are denied a home loan at a rate that is more than 3 times the rate of Asian applicants.**