

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	2025
Equality Score	38	29	37	40	35	35	32	34
<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%	23.9%
<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%	8.0%
Ratio of Comparison Group A to Comparison Group B	2.438	3.667	2.489	2.084	2.794	2.854	3.328	2.999

The equality score for this indicator **decreased by 4** since 2018.



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