

# NeighborWorks® Campaign for Home Ownership 2002

## Comparative Demographic Data

(60-Month Data: January 1, 1998 – December 31, 2002)

Characteristics Homebuyers	HMDA DATA 2000 <sup>(1)</sup>		NeighborWorks® Loans 1998-2002 <sup>(2)</sup>	U.S. of Population
	Conventional Loans	Government Backed Loans		
<b>2001<sup>(3)</sup></b>				
<b>Race/Ethnicity</b>				
White	81%	65%	49%	71%
African American	5%	15%	23%	12%
Hispanic	7%	17%	23%	12%
Other	7%	3%	5%	5%
<b>Household Income</b> (% of MSA Median)				
Less than 80%	25%	45%	67%	41%
80 - 120%	25%	35%	23%	20%
More than 120%	50%	20%	10%	39%
<b>Gender</b>				
Male	27%	30%	26%	49%
Female	20%	22%	43%	51%
Joint (Male/Female)	53%	48%	31%	--

(1) Source: Home Mortgage Disclosure Act (HMDA), 2000 National Aggregate tables; government-backed loans include FHA, VA and Rural Economic and Community Development Service (RECDs) mortgages.

(2) Neighborhood Reinvestment, Campaign Data, January 1, 1998 – December 31, 2002

(3) U.S. Census Bureau, 2001 Current Population Survey estimates..