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The Color of Credit: Mortgage Discrimination, Research Methodology and Fair-lending Enforcement (Hardback)

By Stephen L Ross, Professor John Yinger

MIT Press Ltd, United States, 2002. Hardback. Book Condition: New. 236 x 160 mm. Language: English . Brand New Book. In 2000, homeownership in the United States stood at an all-time high of 67.4 percent, but the homeownership rate was more than 50 percent higher for non-Hispanic whites than for blacks or Hispanics. Homeownership is the most common method for wealth accumulation and is viewed as critical for access to the most desirable communities and most comprehensive public services. Homeownership and mortgage lending are linked, of course, as the vast majority of home purchases are made with the help of a mortgage loan. Barriers to obtaining a mortgage represent obstacles to attaining the American dream of owning one's own home. These barriers take on added urgency when they are related to race or ethnicity. In this book Stephen Ross and John Yinger discuss what has been learned about mortgage-lending discrimination in recent years. They re-analyze existing loan-approval and loan-performance data and devise new tests for detecting discrimination in contemporary mortgage markets. They provide an in-depth review of the 1996 Boston Fed Study and its critics, along with new evidence that the minority-white loan-approval disparities in the Boston data represent discrimination,...



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