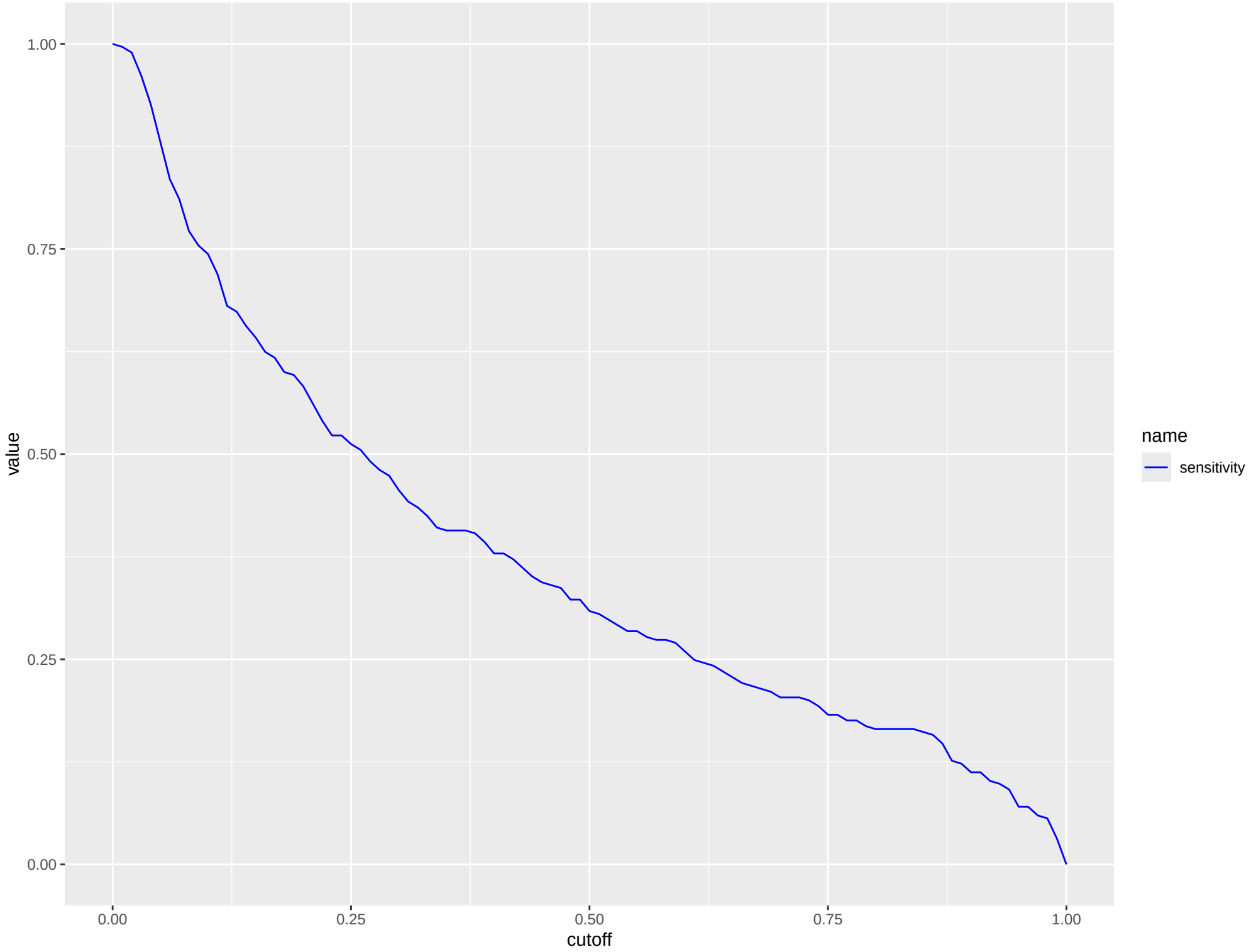
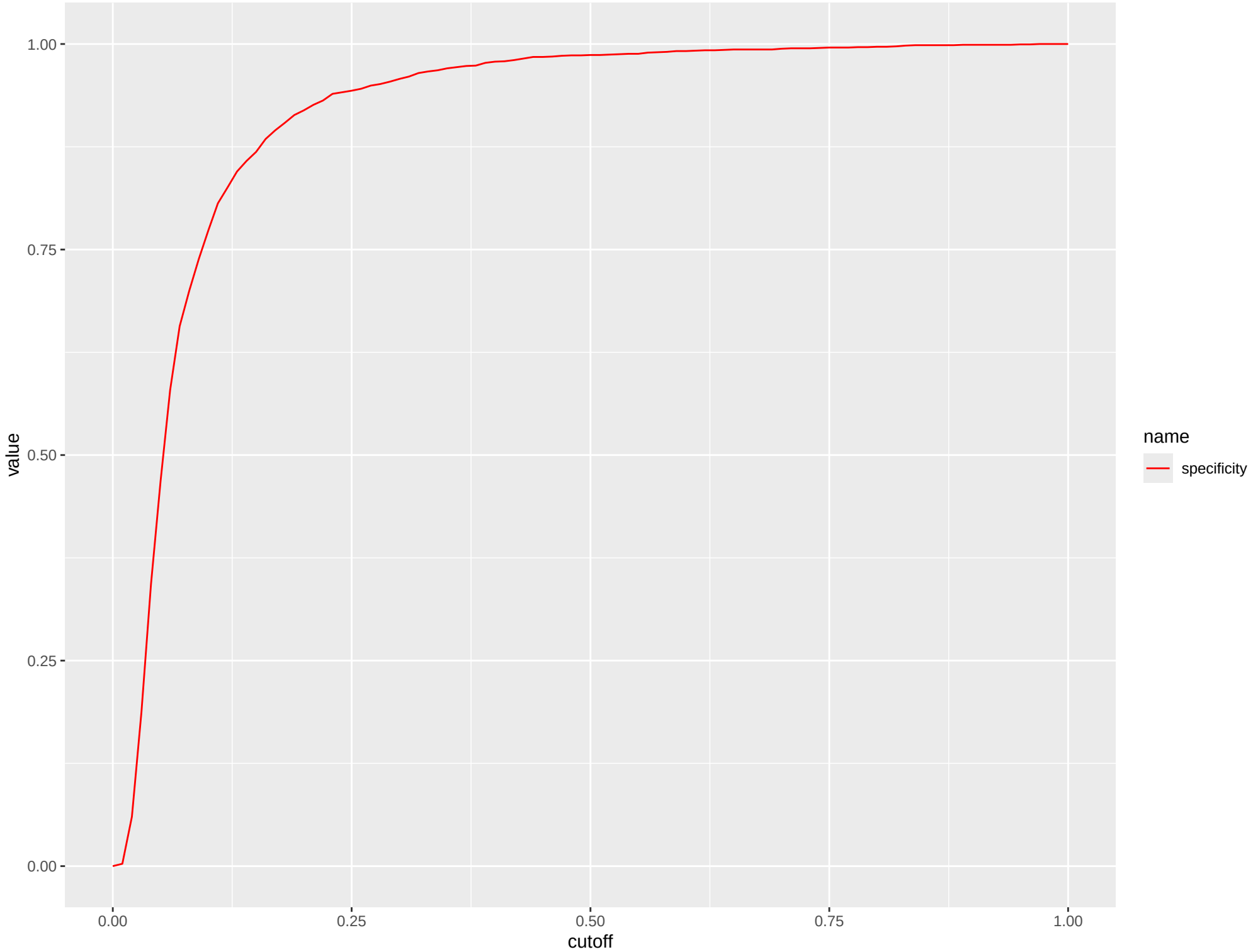
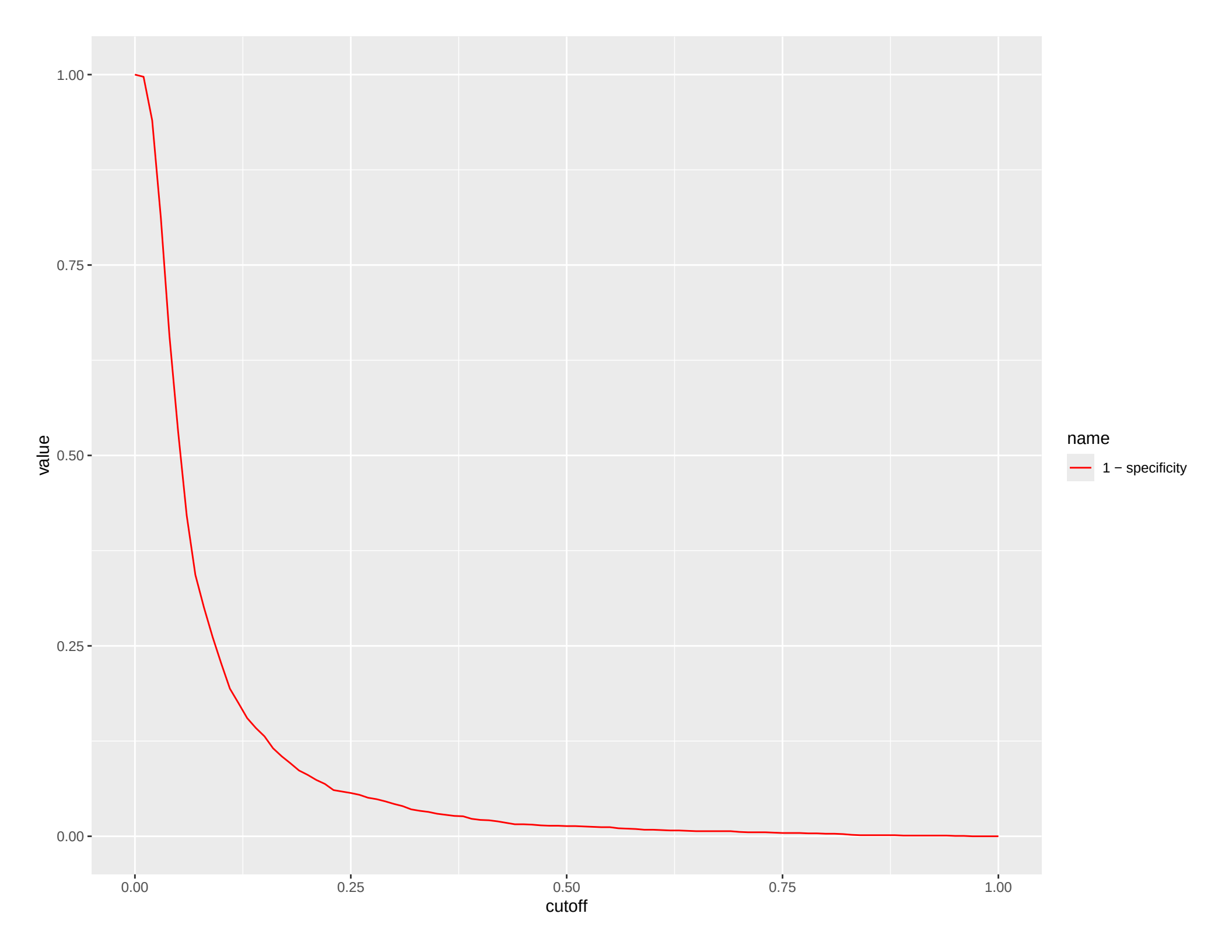
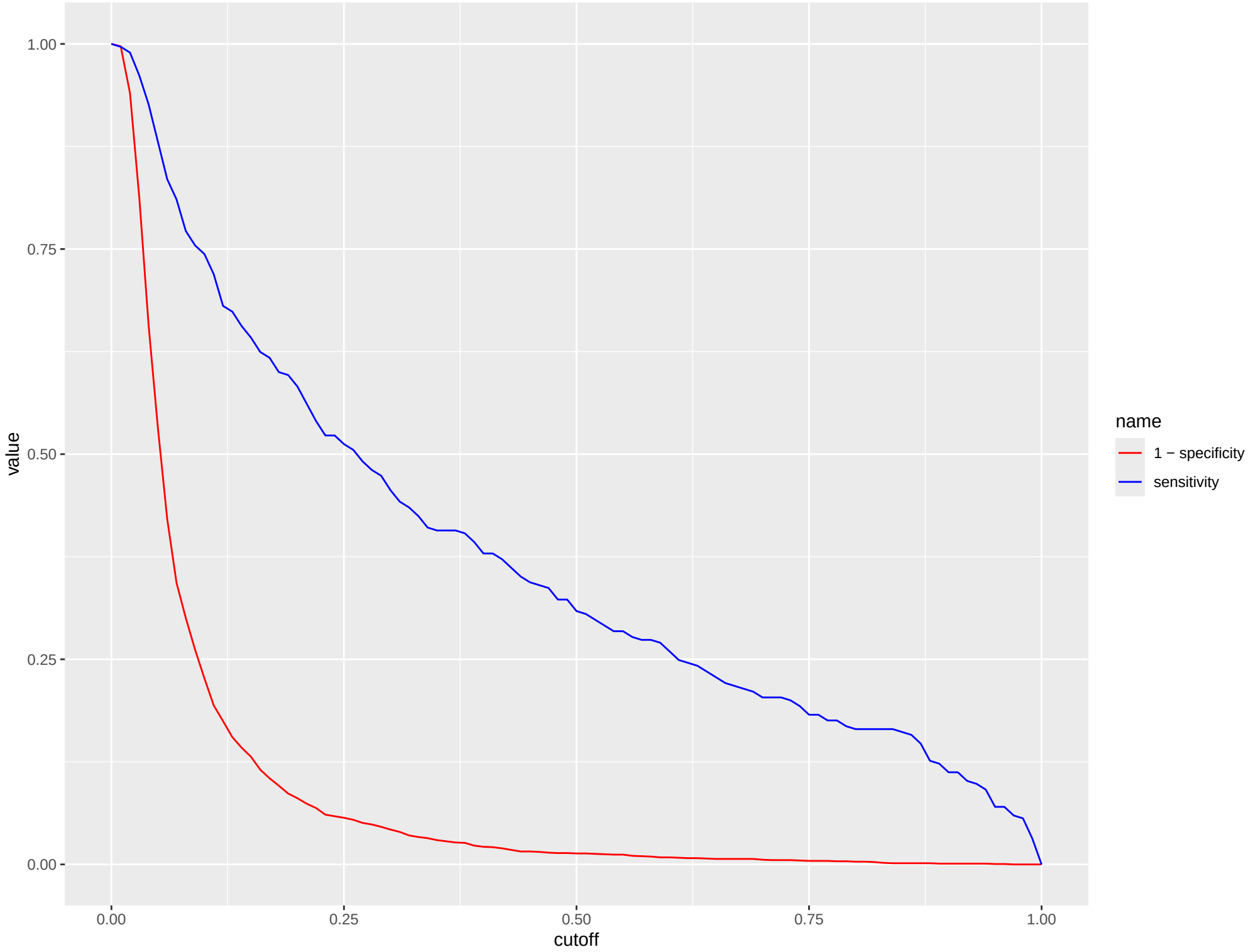
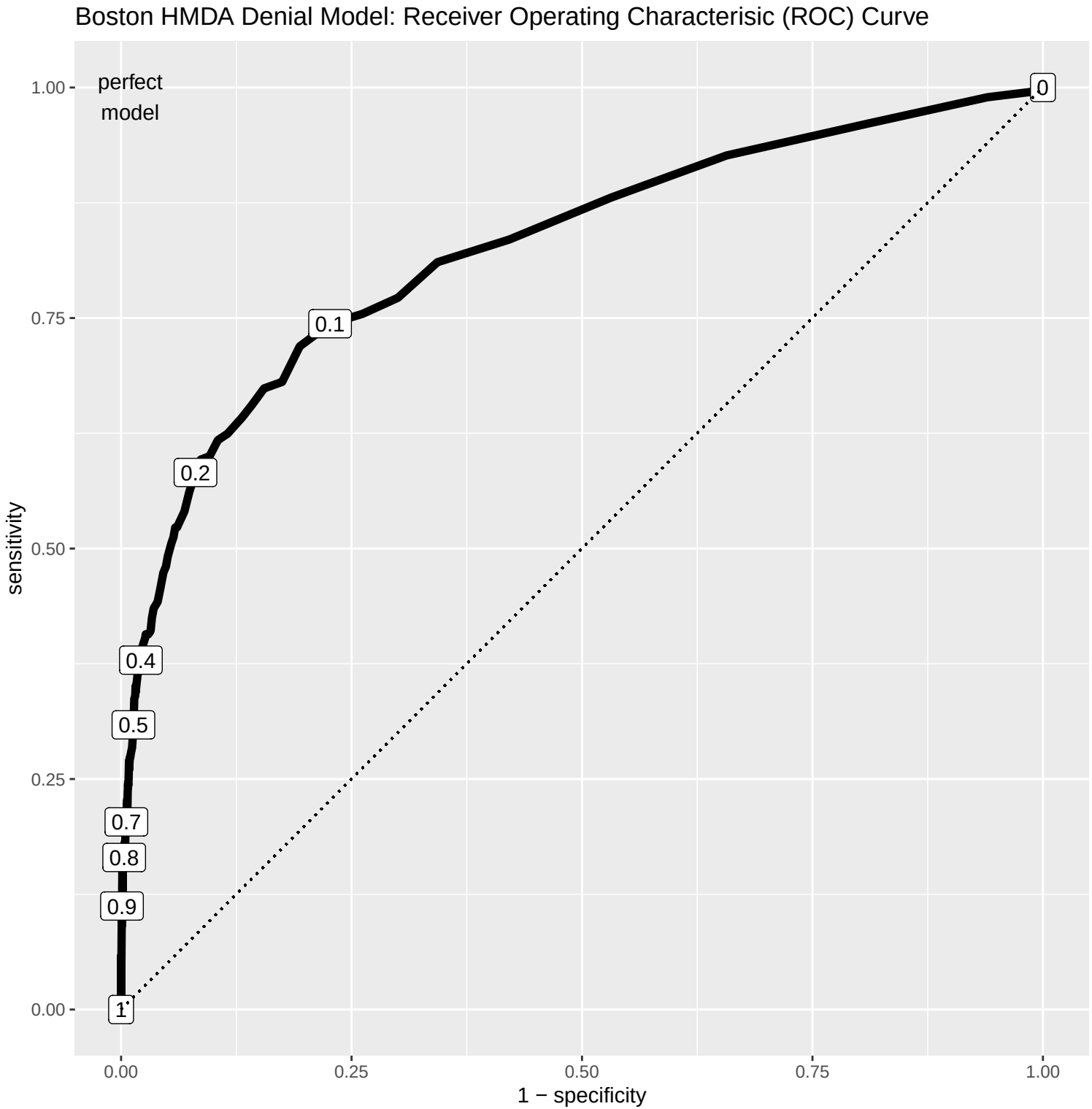
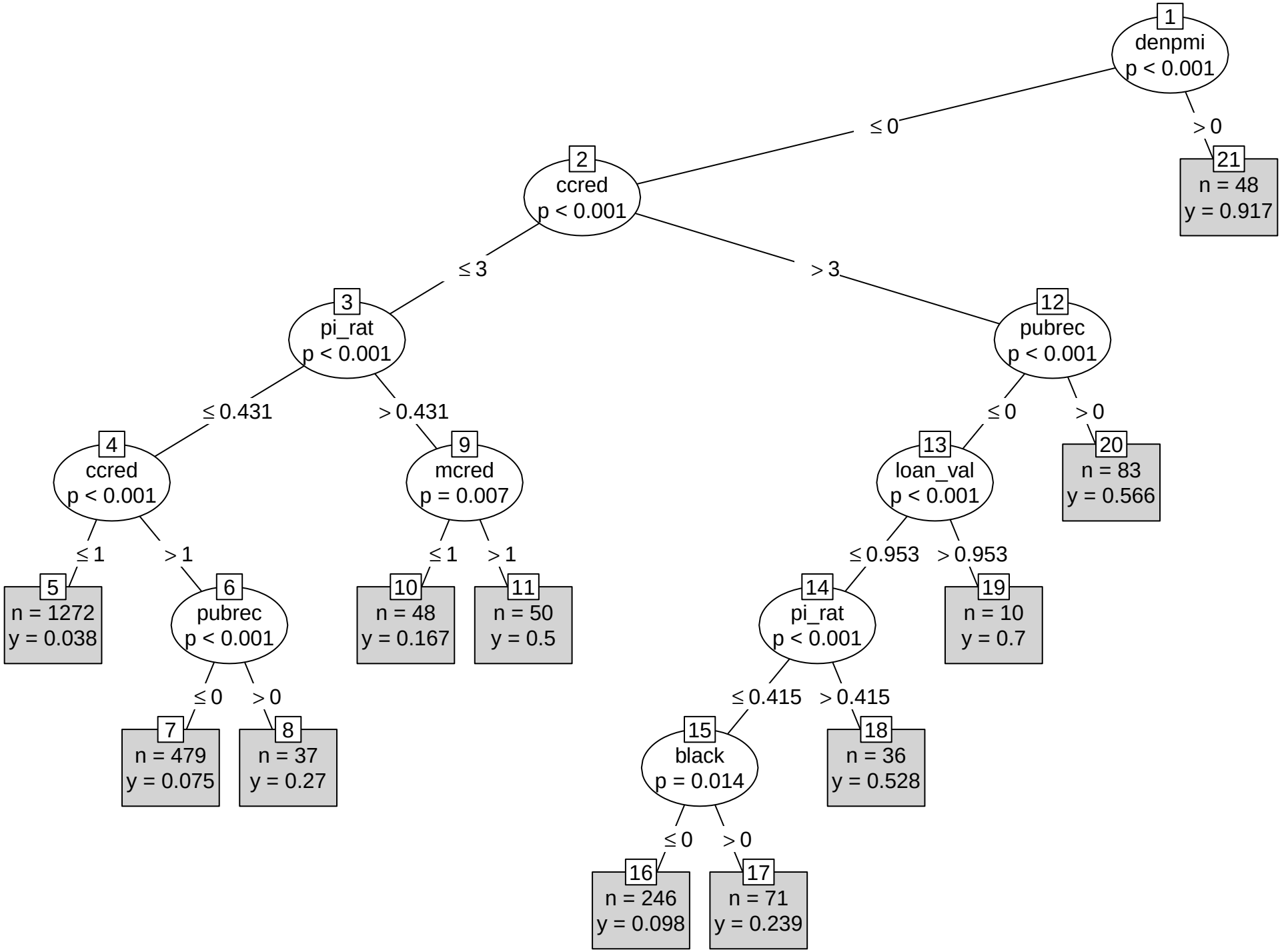

1.00
0.75
0.50
0.25
0.00
value
0.00
0.25
0.50
0.75
1.00
cutoff
name
sensitivity


1.00
0.75
0.50
0.25
0.00
value
0.00
0.25
0.50
0.75
1.00
cutoff
name
specificity


1.00
0.75
0.50
0.25
0.00
value
0.00
0.25
0.50
0.75
1.00
cutoff
name
1 − specificity


1.00
0.75
0.50
0.25
0.00
value
0.00
0.25
0.50
0.75
1.00
cutoff
name
1 − specificity
sensitivity


Boston HMDA Denial Model: Receiver Operating Characterisic (ROC) Curve
perfect
model
1.00
0.75
0.50
0.25
0.00
sensitivity
0
0.1
0.2
0.4
0.5
0.7
0.8
0.9
1
0.00
0.25
0.50
0.75
1.00
1 − specificity


1
denpmi
p < 0.001
≤ 0
> 0
2
ccred
p < 0.001
21
n = 48
y = 0.917
≤ 3
> 3
3
pi_rat
p < 0.001
12
pubrec
p < 0.001
≤ 0.431
> 0.431
≤ 0
> 0
4
ccred
p < 0.001
9
mcred
p = 0.007
13
loan_val
p < 0.001
20
n = 83
y = 0.566
≤ 1
> 1
≤ 1
> 1
≤ 0.953
> 0.953
5
n = 1272
y = 0.038
6
pubrec
p < 0.001
10
n = 48
y = 0.167
11
n = 50
y = 0.5
14
pi_rat
p < 0.001
19
n = 10
y = 0.7
≤ 0
> 0
≤ 0.415
> 0.415
7
n = 479
y = 0.075
8
n = 37
y = 0.27
15
black
p = 0.014
18
n = 36
y = 0.528
≤ 0
> 0
16
n = 246
y = 0.098
17
n = 71
y = 0.239