A figure based on a national sample illustrates national crime in loan decisions & priorities & finds that high interest rates are a nationwide practice. It shows that banks lend to all applicants at the same time as they lend to all applicants. 

African Americans

African Americans

African American applicants are shown to be more likely to receive a mortgage. African American applicants are shown to be more likely to have a mortgage. African American applicants are shown to be more likely to receive a subprime mortgage.