

The 2007 Annual Minority Lending Report



Compiled and released by Compliance Technologies and Genworth Financial



COMPLIANCE
TECHNOLOGIES

Genworth
Financial



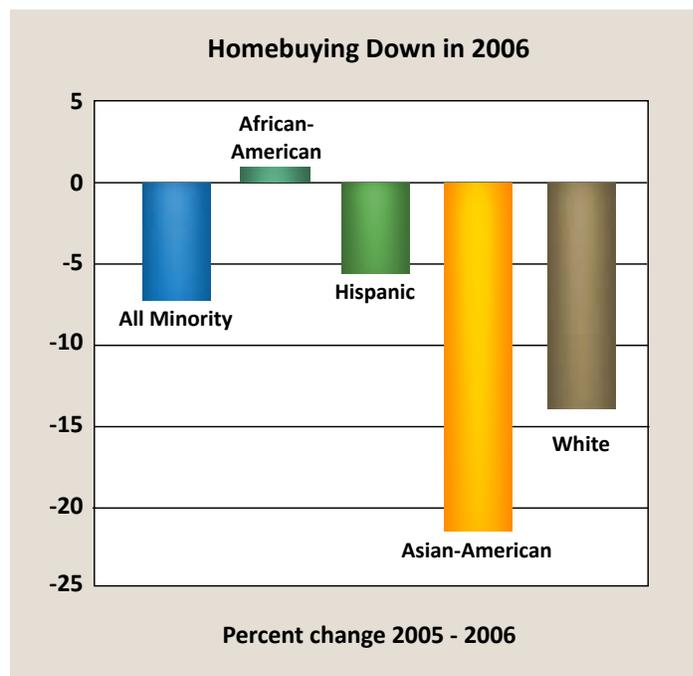
October 2007

Executive Summary

The 2007 Annual Report on Minority Lending compiled and released by Compliance Technologies and Genworth Financial is based on Home Mortgage Disclosure Act (HMDA) data for 2004-2006. The report analyzes the change in new minority homebuying in the U.S. states and territories for 2006 over 2005 and compares it to those for whites. The report also analyzed the rate of subprime lending within the minority and white populations. New homebuying refers to new mortgage originations which includes first liens and refinanced loans.

Key Findings

- New home loans among minorities on the whole and white Americans were down 11.83 percent in 2006 over the previous year. That is in stark contrast to the 6.5 percent increase in 2005 over 2004.
- All minority groups and whites experienced a decline in home purchases last year compared to 2005 except African-Americans, which saw a modest increase of 0.6 percent.
- Among minorities, the greatest decrease in homebuying was among Asian-American homebuyers with a drop of 21.5 percent in 2006.
- While Hispanic homebuying declined by 5.2 percent, the number of Hispanic mortgage originations still outpaced all other minority groups with a total of 692,014.
- California, the state with the highest volume of overall mortgage originations, experienced the sharpest decline in overall homebuying (-26.2 percent).
- Utah, Texas, New Mexico, Oklahoma and Louisiana top the list of states that experienced minority homebuying growth from 2005 to 2006.
- Nearly four out of every 10, or 39.1 percent, of new mortgages made to minorities in 2006 were subprime – more than double the rate for white borrowers (18 percent).
- African-Americans had the highest share of subprime mortgages – 48 percent of all mortgages made to African-Americans were subprime.



Findings for Minority Communities

African-American

- Homebuying among African-Americans grew in 26 states and territories in 2006.
- Homebuying among African-Americans in 2006 grew the most in Nebraska with an increase of 30.9 percent. Pennsylvania ranked second with a 13 percent increase, Iowa had 9.4 percent growth, Indiana had 8.7 percent growth and Florida saw an 8.1 percent increase in African-American homebuying.
- In 2006, more than half of all mortgages to African-Americans in 12 states were subprime:
 - Seventy percent of all mortgages to African-Americans in Michigan were subprime. That rate was 61.6 percent in Wisconsin, 59.4 percent in Missouri and 58.8 percent in Illinois.

Hispanic

- While Hispanic homebuying overall decreased in 2006, it grew in 23 states with the highest growth in North Carolina, South Carolina, Utah, North Dakota, Louisiana, Pennsylvania, Mississippi, the District of Columbia, and Tennessee all showing growth above 10 percent.
- Forty-one percent of all mortgages made to Hispanics in 2006 were subprime.
- Half or nearly half of all mortgages for Hispanics in 2006 were subprime in several states: Rhode Island (52.3 percent), Massachusetts (49.2 percent), Florida (48.7 percent), Arizona (48.4 percent) and California (47.1 percent).

Asian- American

- Despite Asian-Americans' steep decrease in homebuying 2006 — down 21.5 percent over 2005 in contrast with the 13.5 percent growth in 2005 over 2004 — 10 states saw growth.
 - The five states seeing the highest gains in Asian-American homebuying were: Mississippi (24.8 percent), Oklahoma (23.4 percent), Utah (19.8 percent), Louisiana (19.7 percent) and New Mexico (17.4 percent).
- States experiencing the steepest declines in Asian-American homebuying in 2006 were: Virginia (-44.8 percent), Arizona (-41 percent), North Dakota (-39.4 percent), Maryland (-35.2 percent) and California (-33.3 percent).
- The share of subprime loans made to Asian-Americans, at 17.1 percent, was significantly less than for all minorities (39.1 percent) and less than for whites (18 percent).

All Minority Homebuying Activity 2005 - 2006

In 2006, homebuying among all minority groups fell in 35 states and territories and increased in 17. The data below are sorted by total percentage change in homebuying from 2005 to 2006. The "All Minorities" group includes African Americans, Hispanics, Asians, Native Americans, Hawaiians, and Asian Pacific Islanders.

Rank	State	Total 1st Lien Home Purchase 2005	Total 1st Lien Home Purchase 2006	Total % Change 2005-06	2006 Subprime %
1	UTAH	7,420	8,612	16.1%	34.5%
2	TEXAS	144,420	157,310	8.9%	38.8%
3	NEW MEXICO	11,747	12,773	8.7%	21.8%
4	OKLAHOMA	8,775	9,497	8.2%	31.3%
5	LOUISIANA	13,103	14,048	7.2%	41.2%
6	NORTH CAROLINA	36,186	38,762	7.1%	31.3%
7	NEBRASKA	2,424	2,593	7.0%	30.9%
8	SOUTH CAROLINA	14,644	15,644	6.8%	37.2%
9	GEORGIA	71,457	75,824	6.1%	34.7%
10	INDIANA	13,924	14,750	5.9%	47.1%
11	MISSISSIPPI	8,981	9,336	4.0%	46.7%
12	ARKANSAS	6,799	6,995	2.9%	32.9%
13	ALABAMA	14,046	14,366	2.3%	41.0%
14	TENNESSEE	19,696	19,741	0.2%	44.7%
15	WYOMING	561	562	0.2%	26.2%
16	MISSOURI	13,777	13,796	0.1%	48.0%
17	KANSAS	5,517	5,520	0.1%	26.0%
18	DELAWARE	4,355	4,336	-0.4%	28.1%
19	FLORIDA	190,939	189,756	-0.6%	47.4%
20	PENNSYLVANIA	27,762	27,588	-0.6%	34.6%
21	WASHINGTON D.C.	4,359	4,303	-1.3%	35.3%
22	IOWA	2,799	2,750	-1.8%	26.5%
23	WASHINGTON	25,492	24,776	-2.8%	25.7%
24	WISCONSIN	9,732	9,310	-4.3%	44.8%
25	NORTH DAKOTA	269	255	-5.2%	22.0%
26	NEW YORK	55,828	52,899	-5.2%	36.6%
27	IDAHO	3,348	3,170	-5.3%	24.9%
28	CONNECTICUT	13,038	12,167	-6.7%	39.4%
29	KENTUCKY	4,890	4,557	-6.8%	30.6%
30	MARYLAND	48,328	44,986	-6.9%	39.7%
31	OHIO	23,423	21,729	-7.2%	45.6%
32	WEST VIRGINIA	1,267	1,173	-7.4%	24.8%
33	SOUTH DAKOTA	519	476	-8.3%	22.1%
34	NEW JERSEY	45,285	41,273	-8.9%	36.2%
35	MONTANA	493	445	-9.7%	18.2%
36	OREGON	10,577	9,521	-10.0%	28.9%
37	ARIZONA	52,227	46,707	-10.6%	42.7%
38	ILLINOIS	72,031	63,138	-12.3%	43.5%
39	HAWAII	9,633	8,326	-13.6%	25.5%
40	ALASKA	2,097	1,811	-13.6%	22.9%
41	COLORADO	19,815	17,052	-13.9%	33.6%
42	VERMONT	292	251	-14.0%	15.1%
43	MICHIGAN	27,647	23,678	-14.4%	60.2%
44	NEVADA	35,053	30,007	-14.4%	37.8%
45	RHODE ISLAND	3,000	2,567	-14.4%	49.0%
46	MINNESOTA	11,436	9,540	-16.6%	41.6%
47	MASSACHUSETTS	18,287	14,659	-19.8%	39.9%
48	CALIFORNIA	312,892	246,841	-21.1%	40.8%
49	VIRGINIA	54,014	42,610	-21.1%	32.8%
50	MAINE	545	427	-21.7%	25.5%
51	PUERTO RICO	36,878	28,100	-23.8%	8.9%
52	NEW HAMPSHIRE	1,266	911	-28.0%	26.1%
States and Territories Total		1,527,217	1,418,298	-7.1%	39.1%

African-American Homebuying Activity 2005 - 2006

African-Americans are the only minority group that increased their level of homebuying from 2005 to 2006. Subprime lending was most prevalent in 2006 to African-Americans. The data below are sorted by total percentage change in homebuying from 2005 to 2006.

Rank	State	Total 1st Lien Home Purchase 2005	Total 1st Lien Home Purchase 2006	Total % Change 2005-06	2006 Subprime %
1	NEBRASKA	541	708	30.9%	40.5%
2	PENNSYLVANIA	10,181	11,507	13.0%	44.7%
3	IOWA	570	624	9.5%	35.6%
4	INDIANA	7,203	7,828	8.7%	57.4%
5	FLORIDA	42,045	45,465	8.1%	52.3%
6	WYOMING	53	57	7.5%	21.1%
7	SOUTH DAKOTA	61	65	6.6%	24.6%
8	SOUTH CAROLINA	10,241	10,881	6.2%	42.9%
9	OKLAHOMA	2,633	2,792	6.0%	42.3%
10	GEORGIA	50,616	53,391	5.5%	40.2%
11	TEXAS	35,513	37,365	5.2%	50.9%
12	LOUISIANA	10,258	10,759	4.9%	45.3%
13	VERMONT	42	44	4.8%	29.5%
14	MISSOURI	8,817	9,113	3.4%	59.4%
15	PUERTO RICO	30	31	3.3%	9.7%
16	WISCONSIN	3,665	3,778	3.1%	61.7%
17	WEST VIRGINIA	488	503	3.1%	30.0%
18	NEW YORK	17,716	18,245	3.0%	49.3%
19	ARKANSAS	3,174	3,263	2.8%	42.0%
20	WASHINGTON D.C.	2,869	2,938	2.4%	41.9%
21	DELAWARE	2,752	2,816	2.3%	33.8%
22	MISSISSIPPI	7,782	7,948	2.1%	49.8%
23	NORTH DAKOTA	48	49	2.1%	16.3%
24	ALABAMA	11,258	11,418	1.4%	44.5%
25	NORTH CAROLINA	22,351	22,545	0.9%	36.9%
26	MARYLAND	27,110	27,202	0.3%	43.7%
27	NEW MEXICO	570	570	0.0%	26.1%
28	NEW JERSEY	11,763	11,679	-0.7%	48.5%
29	KANSAS	1,467	1,450	-1.2%	34.3%
30	CONNECTICUT	4,313	4,260	-1.2%	48.0%
31	TENNESSEE	13,917	13,643	-2.0%	52.9%
32	VIRGINIA	19,137	18,330	-4.2%	36.4%
33	KENTUCKY	2,882	2,738	-5.0%	37.8%
34	ILLINOIS	24,148	22,924	-5.1%	58.8%
35	OHIO	16,286	15,301	-6.0%	54.8%
36	UTAH	334	313	-6.3%	32.3%
37	WASHINGTON	3,156	2,908	-7.9%	35.7%
38	ARIZONA	4,800	4,371	-8.9%	38.7%
39	RHODE ISLAND	666	606	-9.0%	52.3%
40	MONTANA	38	34	-10.5%	11.8%
41	CALIFORNIA	25,426	22,727	-10.6%	52.3%
42	MICHIGAN	18,883	16,778	-11.1%	70.7%
43	MINNESOTA	3,608	3,200	-11.3%	56.3%
44	HAWAII	401	353	-12.0%	23.8%
45	MASSACHUSETTS	5,342	4,592	-14.0%	52.4%
46	COLORADO	3,254	2,782	-14.5%	40.3%
47	NEVADA	4,005	3,369	-15.9%	43.5%
48	MAINE	100	84	-16.0%	36.9%
49	IDAHO	184	149	-19.0%	22.8%
50	OREGON	854	669	-21.7%	31.1%
51	ALASKA	415	321	-22.7%	23.4%
52	NEW HAMPSHIRE	216	160	-25.9%	35.0%
States and Territories Total:		445,542	448,082	0.6%	48.0%

Hispanic Homebuying Activity 2005 - 2006

While 2006 Hispanic homebuying declined from 2005 by 5.2 percent, the number of Hispanic mortgage originations still outpaced all other minority groups. The data below are sorted by total percentage change in homebuying from 2005 to 2006.

Rank	State	Total 1st Lien Home Purchase 2005	Total 1st Lien Home Purchase 2006	Total % Change 2005-06	2006 Subprime %
1	NORTH CAROLINA	8,718	10,606	21.7%	29.4%
2	SOUTH CAROLINA	2,526	3,029	19.9%	30.1%
3	UTAH	5,088	6,062	19.1%	40.2%
4	NORTH DAKOTA	67	78	16.4%	32.1%
5	LOUISIANA	1,618	1,878	16.1%	33.2%
6	PENNSYLVANIA	8,192	9,312	13.7%	37.3%
7	MISSISSIPPI	613	689	12.4%	37.4%
8	WASHINGTON D.C.	714	791	10.8%	27.8%
9	TENNESSEE	3,525	3,883	10.2%	32.2%
10	TEXAS	87,811	96,015	9.3%	40.0%
11	GEORGIA	12,081	13,156	8.9%	28.5%
12	NEW MEXICO	9,388	10,199	8.6%	23.1%
13	OKLAHOMA	2,986	3,243	8.6%	31.5%
14	ALABAMA	1,544	1,635	5.9%	36.1%
15	ARKANSAS	2,768	2,915	5.3%	26.5%
16	DELAWARE	829	863	4.1%	24.3%
17	WYOMING	369	382	3.5%	28.0%
18	KANSAS	2,690	2,762	2.7%	27.4%
19	IDAHO	2,216	2,244	1.3%	28.5%
20	NEBRASKA	1,341	1,357	1.2%	31.5%
21	WASHINGTON	8,092	8,177	1.1%	36.4%
22	FLORIDA	126,247	127,424	0.9%	48.7%
23	ARIZONA	34,199	34,413	0.6%	48.4%
24	MONTANA	223	223	0.0%	22.9%
25	INDIANA	4,859	4,813	-0.9%	42.1%
26	ALASKA	448	443	-1.1%	21.9%
27	NEW JERSEY	18,882	18,584	-1.6%	42.3%
28	SOUTH DAKOTA	185	182	-1.6%	21.4%
29	IOWA	1,407	1,380	-1.9%	29.4%
30	MARYLAND	12,061	11,783	-2.3%	42.4%
31	OREGON	4,873	4,738	-2.8%	40.2%
32	NEVADA	16,470	16,010	-2.8%	44.4%
33	OHIO	3,354	3,252	-3.0%	32.4%
34	NEW YORK	20,007	19,373	-3.2%	40.1%
35	WISCONSIN	3,857	3,716	-3.7%	39.3%
36	KENTUCKY	1,073	1,010	-5.9%	25.5%
37	MISSOURI	2,637	2,446	-7.2%	31.8%
38	CONNECTICUT	6,135	5,683	-7.4%	43.1%
39	WEST VIRGINIA	405	362	-10.6%	24.9%
40	MICHIGAN	4,536	3,989	-12.1%	46.2%
41	RHODE ISLAND	1,921	1,654	-13.9%	52.4%
42	COLORADO	13,007	11,059	-15.0%	37.1%
43	ILLINOIS	33,036	27,943	-15.4%	42.6%
44	CALIFORNIA	187,904	157,280	-16.3%	47.1%
45	HAWAII	958	785	-18.1%	28.7%
46	VIRGINIA	18,084	14,808	-18.1%	40.0%
47	VERMONT	95	76	-20.0%	10.5%
48	MINNESOTA	3,199	2,532	-20.9%	43.4%
49	MASSACHUSETTS	7,657	6,037	-21.2%	49.2%
50	PUERTO RICO	36,766	28,019	-23.8%	9.0%
51	NEW HAMPSHIRE	486	361	-25.7%	33.2%
52	MAINE	195	129	-33.8%	24.0%
States and Territories Total:		729,845	692,014	-5.2%	41.6%

Asian Homebuying Activity 2005 - 2006

The greatest year-over-year decline in homebuying was among Asian homebuyers, whose 2006 home purchase total was 21.7 percent below 2005. The data below are sorted by total percentage change in homebuying from 2005 to 2006.

Rank	State	Total 1st Lien Home Purchase 2005	Total 1st Lien Home Purchase 2006	Total % Change 2005-06	2006 Subprime %
1	MISSISSIPPI	475	593	24.8%	19.1%
2	OKLAHOMA	1,078	1,330	23.4%	19.0%
3	UTAH	1,405	1,684	19.9%	15.5%
4	LOUISIANA	990	1,185	19.7%	19.2%
5	NEW MEXICO	1,268	1,489	17.4%	13.0%
6	INDIANA	1,553	1,802	16.0%	19.0%
7	TEXAS	18,688	21,540	15.3%	14.0%
8	NORTH CAROLINA	4,191	4,647	10.9%	10.4%
9	ALABAMA	974	1,077	10.6%	14.0%
10	GEORGIA	7,852	8,286	5.5%	10.9%
11	ARKANSAS	642	637	-0.8%	16.0%
12	NEBRASKA	445	437	-1.8%	16.0%
13	TENNESSEE	1,817	1,782	-1.9%	14.2%
14	WASHINGTON	12,248	11,870	-3.1%	15.8%
15	KANSAS	1,082	1,046	-3.3%	12.1%
16	MISSOURI	1,883	1,795	-4.7%	16.3%
17	SOUTH CAROLINA	1,520	1,416	-6.8%	12.9%
18	COLORADO	2,866	2,587	-9.7%	13.9%
19	IOWA	707	633	-10.5%	10.6%
20	MAINE	181	157	-13.3%	17.2%
21	CONNECTICUT	2,337	2,018	-13.6%	12.2%
22	IDAHO	662	568	-14.2%	12.1%
23	OREGON	4,072	3,476	-14.6%	13.8%
24	NEW YORK	16,595	14,133	-14.8%	15.6%
25	WYOMING	79	67	-15.2%	17.9%
26	HAWAII	6,507	5,509	-15.3%	21.1%
27	KENTUCKY	773	651	-15.8%	10.6%
28	DELAWARE	697	584	-16.2%	7.5%
29	OHIO	3,248	2,717	-16.3%	12.7%
30	ILLINOIS	13,778	11,404	-17.2%	16.1%
31	WISCONSIN	1,854	1,526	-17.7%	19.3%
32	MINNESOTA	4,138	3,388	-18.1%	27.5%
33	MONTANA	82	67	-18.3%	10.4%
34	WEST VIRGINIA	297	242	-18.5%	13.6%
35	VERMONT	133	106	-20.3%	11.3%
36	SOUTH DAKOTA	96	76	-20.8%	6.6%
37	ALASKA	621	476	-23.3%	27.1%
38	MASSACHUSETTS	4,972	3,804	-23.5%	10.8%
39	NEW JERSEY	13,829	10,398	-24.8%	12.2%
40	RHODE ISLAND	358	268	-25.1%	24.6%
41	FLORIDA	19,275	14,258	-26.0%	22.5%
42	WASHINGTON D.C.	719	529	-26.4%	10.6%
43	PENNSYLVANIA	8,776	6,281	-28.4%	12.8%
44	NEVADA	12,610	9,004	-28.6%	25.0%
45	PUERTO RICO	63	44	-30.2%	2.3%
46	MICHIGAN	3,517	2,370	-32.6%	15.9%
47	NEW HAMPSHIRE	503	336	-33.2%	14.0%
48	CALIFORNIA	89,019	59,327	-33.4%	20.6%
49	MARYLAND	8,408	5,450	-35.2%	15.2%
50	NORTH DAKOTA	71	43	-39.4%	4.7%
51	ARIZONA	11,172	6,589	-41.0%	18.6%
52	VIRGINIA	15,649	8,632	-44.8%	14.5%
States and Territories Total:		307,530	241,318	-21.5%	17.1%

White Homebuying Activity 2005 - 2006

Increases in homebuying among white borrowers were seen in six states from 2005 to 2006. Over the same period, ten states saw increases in Asian homebuying, 24 states saw increases in Hispanic homebuying and 27 states saw increases in African-American homebuying. The data below are sorted by total percentage change in homebuying from 2005 to 2006.

Rank	State	Total 1st Lien Home Purchase 2005	Total 1st Lien Home Purchase 2006	Total % Change 2005-06	2006 Subprime %
1	MISSISSIPPI	25,564	26,622	4.1%	26.5%
2	PUERTO RICO	405	421	4.0%	4.5%
3	LOUISIANA	45,085	46,446	3.0%	22.3%
4	TEXAS	233,934	239,699	2.5%	19.4%
5	WYOMING	8,382	8,561	2.1%	18.2%
6	OKLAHOMA	44,592	45,092	1.1%	21.1%
7	TENNESSEE	90,071	89,979	-0.1%	19.7%
8	SOUTH DAKOTA	11,229	11,149	-0.7%	13.7%
9	KANSAS	36,641	36,087	-1.5%	16.1%
10	ALABAMA	57,580	56,636	-1.6%	19.9%
11	NEBRASKA	20,608	20,197	-2.0%	15.3%
12	NORTH CAROLINA	134,282	131,591	-2.0%	13.3%
13	IOWA	40,594	39,281	-3.2%	16.9%
14	GEORGIA	116,549	112,590	-3.4%	14.4%
15	MONTANA	13,424	12,959	-3.5%	14.8%
16	UTAH	56,071	54,125	-3.5%	17.5%
17	INDIANA	92,726	89,035	-4.0%	23.6%
18	SOUTH CAROLINA	75,251	71,752	-4.6%	16.6%
19	NORTH DAKOTA	8,259	7,788	-5.7%	15.0%
20	ARKANSAS	33,392	31,478	-5.7%	21.9%
21	NEW MEXICO	22,849	21,269	-6.9%	13.7%
22	PENNSYLVANIA	144,410	133,613	-7.5%	16.2%
23	KENTUCKY	51,521	47,396	-8.0%	19.8%
24	WEST VIRGINIA	20,002	18,387	-8.1%	24.1%
25	MISSOURI	88,831	81,413	-8.4%	20.8%
26	COLORADO	98,570	87,640	-11.1%	14.0%
27	OHIO	154,121	136,787	-11.2%	19.0%
28	WASHINGTON	112,961	100,204	-11.3%	16.7%
29	NEW YORK	136,213	120,410	-11.6%	15.2%
30	ALASKA	10,663	9,316	-12.6%	11.5%
31	WISCONSIN	78,840	68,370	-13.3%	15.9%
32	MAINE	19,331	16,737	-13.4%	20.8%
33	ILLINOIS	169,848	146,592	-13.7%	17.8%
34	CONNECTICUT	44,173	37,405	-15.3%	13.4%
35	VERMONT	7,925	6,576	-17.0%	14.5%
36	IDAHO	36,953	30,657	-17.0%	16.3%
37	MINNESOTA	82,834	68,529	-17.3%	16.5%
38	DELAWARE	14,193	11,612	-18.2%	12.7%
39	OREGON	69,333	56,664	-18.3%	16.3%
40	NEW HAMPSHIRE	21,117	17,127	-18.9%	18.5%
41	VIRGINIA	110,152	89,244	-19.0%	12.1%
42	MICHIGAN	124,096	99,314	-20.0%	25.3%
43	MASSACHUSETTS	78,907	63,147	-20.0%	14.6%
44	RHODE ISLAND	12,643	9,893	-21.8%	19.3%
45	WASHINGTON D.C.	5,818	4,508	-22.5%	5.4%
46	NEW JERSEY	95,362	73,888	-22.5%	15.1%
47	MARYLAND	65,859	50,673	-23.1%	13.9%
48	HAWAII	11,520	8,331	-27.7%	15.2%
49	NEVADA	56,243	40,187	-28.5%	20.5%
50	CALIFORNIA	284,725	199,525	-29.9%	17.7%
51	ARIZONA	149,335	102,973	-31.0%	19.7%
52	FLORIDA	373,605	254,227	-32.0%	23.0%
States and Territories Total:		3,918,201	3,366,315	-14.1%	18.0%

Subprime Homebuying Among Minorities vs. Whites in 2006

Our analysis determined subprime loans to be those with a Home Mortgage Disclosure Act reportable spread, when the difference between the annual percentage rate (APR) and the applicable Treasury yield is equal to or greater than three percentage points for first-lien loans, or five percentage points for subordinate-lien loans. The data below is sorted by percentage of subprime loans to all minorities and whites.

Rank	State	All Minorities	African-American	Hispanic	Asian	White
1	MICHIGAN	60.2%	70.7%	46.2%	15.9%	25.3%
2	RHODE ISLAND	49.0%	52.3%	52.4%	24.6%	19.3%
3	MISSOURI	48.0%	59.4%	31.8%	16.3%	20.8%
4	FLORIDA	47.4%	52.3%	48.7%	22.5%	23.0%
5	INDIANA	47.1%	57.4%	42.1%	19.0%	23.6%
6	MISSISSIPPI	46.7%	49.8%	37.4%	19.1%	26.5%
7	OHIO	45.6%	54.8%	32.4%	12.7%	19.0%
8	WISCONSIN	44.8%	61.7%	39.3%	19.3%	15.9%
9	TENNESSEE	44.7%	52.9%	32.2%	14.2%	19.7%
10	ILLINOIS	43.5%	58.8%	42.6%	16.1%	17.8%
11	ARIZONA	42.7%	38.7%	48.4%	18.6%	19.7%
12	MINNESOTA	41.6%	56.3%	43.4%	27.5%	16.5%
13	LOUISIANA	41.2%	45.3%	33.2%	19.2%	22.3%
14	ALABAMA	41.0%	44.5%	36.1%	14.0%	19.9%
15	CALIFORNIA	40.8%	52.3%	47.1%	20.6%	17.7%
16	MASSACHUSETTS	39.9%	52.4%	49.2%	10.8%	14.6%
17	MARYLAND	39.7%	43.7%	42.4%	15.2%	13.9%
18	CONNECTICUT	39.4%	48.0%	43.1%	12.2%	13.4%
19	TEXAS	38.8%	50.9%	40.0%	14.0%	19.4%
20	NEVADA	37.8%	43.5%	44.4%	25.0%	20.5%
21	SOUTH CAROLINA	37.2%	42.9%	30.1%	12.9%	16.6%
22	NEW YORK	36.6%	49.3%	40.1%	15.6%	15.2%
23	NEW JERSEY	36.2%	48.5%	42.3%	12.2%	15.1%
24	WASHINGTON D.C.	35.3%	41.9%	27.8%	10.6%	5.4%
25	GEORGIA	34.7%	40.2%	28.5%	10.9%	14.4%
26	PENNSYLVANIA	34.6%	44.7%	37.3%	12.8%	16.2%
27	UTAH	34.5%	32.3%	40.2%	15.5%	17.5%
28	COLORADO	33.6%	40.3%	37.1%	13.9%	14.0%
29	ARKANSAS	32.9%	42.0%	26.5%	16.0%	21.9%
30	VIRGINIA	32.8%	36.4%	40.0%	14.5%	12.1%
31	OKLAHOMA	31.3%	42.3%	31.5%	19.0%	21.1%
32	NORTH CAROLINA	31.3%	36.9%	29.4%	10.4%	13.3%
33	NEBRASKA	30.9%	40.5%	31.5%	16.0%	15.3%
34	KENTUCKY	30.6%	37.8%	25.5%	10.6%	19.8%
35	OREGON	28.9%	31.1%	40.2%	13.8%	16.3%
36	DELAWARE	28.1%	33.8%	24.3%	7.5%	12.7%
37	IOWA	26.5%	35.6%	29.4%	10.6%	16.9%
38	WYOMING	26.2%	21.1%	28.0%	17.9%	18.2%
39	NEW HAMPSHIRE	26.1%	35.0%	33.2%	14.0%	18.5%
40	KANSAS	26.0%	34.3%	27.4%	12.1%	16.1%
41	WASHINGTON	25.7%	35.7%	36.4%	15.8%	16.7%
42	MAINE	25.5%	36.9%	24.0%	17.2%	20.8%
43	HAWAII	25.5%	23.8%	28.7%	21.1%	15.2%
44	IDAHO	24.9%	22.8%	28.5%	12.1%	16.3%
45	WEST VIRGINIA	24.8%	30.0%	24.9%	13.6%	24.1%
46	ALASKA	22.9%	23.4%	21.9%	27.1%	11.5%
47	SOUTH DAKOTA	22.1%	24.6%	21.4%	6.6%	13.7%
48	NORTH DAKOTA	22.0%	16.3%	32.1%	4.7%	15.0%
49	NEW MEXICO	21.8%	26.1%	23.1%	13.0%	13.7%
50	MONTANA	18.2%	11.8%	22.9%	10.4%	14.8%
51	VERMONT	15.1%	29.5%	10.5%	11.3%	14.5%
52	PUERTO RICO	8.9%	9.7%	9.0%	2.3%	4.5%
States and Territories Total:		39.1%	48.0%	41.6%	17.1%	18.0%