

Technical Appendix: Estimating End-User Telecommunication Revenue by State in 2011

The methodology described below is used in estimating contributions in Table 1.9 of the 2014 *Monitoring Report*. Providers do not report end-user telecommunication revenue information on a state-by-state basis. Therefore, it is necessary to estimate revenues per state in order to derive contributions made per state.

The nationwide sum of contributions to support universal service is equal to the payments made from USAC to recipients of funds from the universal service mechanisms plus administration costs. Contributions on a per-state basis are computed by multiplying nationwide contributions by the ratio of interstate end-user revenues in each state to nationwide interstate end-user revenues. Estimates of interstate end-user revenues by state are reported in Table 1. These estimates of end-user interstate revenues are used as a basis for estimating contributions in Table 1.9 of the *Monitoring Report*.¹

The remainder of this appendix provides a detailed description on how we allocate revenues to the states. First we divide end-user telecommunications revenues on a nationwide basis, into the following provider type categories: incumbent local exchange carriers (ILECs), competitive local exchange carriers (CLECs) and interconnected VoIP providers, payphone providers, wireless carriers, and toll carriers. We derive these data from information filed on Form 499-A Telecommunications Reporting Worksheets. On Form 499-A, filers indicate their principal business type, which we use to place filers into provider type categories. Table 2 presents end-user intrastate and interstate/international telecommunication revenues for each of these provider type categories at the nationwide level.

As set forth below, once the revenues are divided into categories, we use data from several sources to estimate each state's end-user telecommunications revenues. Data from FCC Form 477 are used to estimate the following on a state-by-state basis: intrastate ILEC revenues, CLEC and interconnected VoIP revenues, intrastate toll carrier revenues and wireless revenues. Data from tariff access filings with the FCC along with Form 477 data are used to estimate on a state-by-state basis interstate ILEC revenues. Interstate toll carrier revenues are estimated using data from the National Exchange Carrier Association (NECA) minutes of use data.

Table 2 shows intrastate end-user telecommunications revenues by category for ILECs, CLECs and interconnected VoIP providers, payphone providers, wireless carriers, and toll carriers. Similarly, components of interstate end-user telecommunications revenues are presented in Table 3.

Table 5 provides most of the underlying data that we use to allocate nationwide revenues to the individual states. We also report each state's percentage of the nationwide total. The data on ILEC end-user switched access lines, non-ILEC end-user switched access lines and interconnected VoIP subscriptions and mobile wireless subscribers are taken from data reported in FCC Form 477.² Data on the number of

1 Each state's share of interstate end-user revenues and contributions are reported under the heading "estimated contributions percent of total."

2 See *Local Telephone Competition: Status as of June 30, 2013*, at <http://www.fcc.gov/wcb/iadt/comp.html>.

payphones by state that are independently owned are taken from the National Payphone Clearinghouse³, and data on interstate access minutes are taken from the supplemental material of the report. For each metric, we report each state's percentage of the nationwide total. We then use these percentages to allocate nationwide revenue data in Table 2 to individual states in Tables 3 and 4.

In Table 3 we allocate intrastate ILEC end-user revenues on a state-by-state basis by multiplying nationwide intrastate ILEC revenues (see Table 2) and ILEC end-user switched access lines in a state (see Table 5). Similarly, intrastate CLEC and interconnected VoIP providers' revenues are allocated on a state-by-state basis by multiplying nationwide intrastate CLEC and VoIP provider revenues by the percentage of CLEC end-user switched access lines and interconnected VoIP subscribers in a state. Intrastate payphone provider revenues are allocated on a state-by-state basis by multiplying nationwide intrastate payphone revenues by the percentage of independent payphones in a state. We allocate intrastate wireless revenues on a state-by-state basis by multiplying nationwide intrastate wireless revenues by the percentage of mobile wireless subscriptions in a state. Intrastate toll carriers' revenues are allocated on a state-by-state basis by multiplying nationwide intrastate ILEC revenues and ILEC end-user switched access lines and interconnected VoIP by subscriptions in a state.

In Table 3, we allocate end-user interstate revenues to CLEC and interconnected VoIP providers, payphone provider and wireless carriers analogously to how we allocated their respective intrastate revenues. That is, we allocate interstate CLEC and interconnected VoIP providers' revenues on a state-by-state basis by multiplying nationwide interstate CLEC and VoIP provider revenues by the percentage of CLEC end-user switched access lines and interconnected VoIP subscribers in a state. Interstate payphone provider revenues are allocated on a state-by-state basis by multiplying nationwide interstate payphone revenues by the percentage of independent payphones in a state. We allocate interstate wireless revenues on a state-by-state basis by multiplying nationwide interstate mobile revenues by the percentage of mobile wireless subscriptions in a state.

In contrast, interstate ILEC revenues and toll carrier revenues are allocated differently than intrastate revenues. In Table 4, interstate toll carriers' revenues are allocated on a state-by-state basis by multiplying nationwide interstate toll carrier revenues by the percentage of interstate access minutes in the state. Further, interstate ILEC revenues are allocated to states by multiplying interstate ILEC revenues and the percentage of estimated subscriber line charge (SLC) revenue reported in the last column of Table 6.

3 Rollups performed by Industry Analysis and Technology Division, Wireline Competition Bureau.

We estimate SLC revenue by state in Table 6.⁴ Our estimate for SLC revenues by state are calculated by the following formula: 12 * (residential lines subject to the SLC) * (primary residential SLC rate per line per month) +12* (business lines) * (multiline business SLC rate per line per month).

We use data from Form 477 to estimate residential and business lines. The first and fourth column of Table 6 has data on the number of residential and business ILEC end-user switched access lines by state from FCC Form 477.⁵ Our estimate of residential customers subject to the SLCs (Column 3) excludes customers that are in the Lifeline program. Our estimate of ILEC Lifeline customers (Column 2) is based on subscribership data provided to the FCC by USAC.

Residential SLC rates per month, shown in Column 5, are the rates filed for primary residential lines in the Tariff Review Plan (TRP) for price-cap carriers from July 2010 filings and from National Exchange Carrier Association (NECA) pool and rate-of-return carriers.⁶ Multiline business SLC rates per line per month in each state, shown in Column 6, are estimated based on the rates in the July 2010 TRP filings for price-cap companies and from NECA pool and rate-of-return carriers.⁷

4 ARMIS forbearance reduced the amount of data collected by the FCC. Hence, we simplified our estimation process for SLC revenues, beginning with the 2009 revenue data, and base it on residential lines and business lines. We no longer separate non-primary residential and single-line business from the totals and apply different rates to them.

5 See *Local Telephone Competition: Status as of June 30, 2013* at <http://www.fcc.gov/wcb/iatd/comp.html>.

6 Residential and Business lines from Form 477 are used as weights. We assume that the residential SLC for NECA pool and rate-of-return carriers during the relevant time period was \$6.50.

7 The rates of NECA pool carriers and rate-of-return carriers are assumed to be \$9.20 per line per month for multiline business.

Table 1
End-User Telecommunications Revenues by State: 2011
(Dollar Amounts Shown in Millions)

	Intrastate	Interstate and International	Total	% of Total
Alabama	\$1,945	\$1,083	\$3,028	1.49%
Alaska	311	180	491	0.24
American Samoa	13	6	19	0.01
Arizona	2,404	1,332	3,736	1.84
Arkansas	1,176	617	1,792	0.88
California	16,334	7,540	23,874	11.74
Colorado	2,143	1,236	3,378	1.66
Connecticut	1,636	917	2,554	1.26
Delaware	420	249	669	0.33
District of Columbia	717	371	1,088	0.53
Florida	8,167	4,462	12,628	6.21
Georgia	4,064	2,238	6,302	3.10
Guam	64	38	103	0.05
Hawaii	568	375	943	0.46
Idaho	577	335	912	0.45
Illinois	5,600	2,776	8,376	4.12
Indiana	2,524	1,305	3,828	1.88
Iowa	1,187	632	1,820	0.89
Kansas	1,134	597	1,731	0.85
Kentucky	1,713	929	2,642	1.30
Louisiana	2,062	1,036	3,097	1.52
Maine	560	307	867	0.43
Maryland	2,751	1,542	4,293	2.11
Massachusetts	3,212	1,741	4,953	2.44
Michigan	4,104	1,975	6,079	2.99
Minnesota	2,222	1,136	3,358	1.65
Mississippi	1,079	599	1,678	0.83
Missouri	2,488	1,330	3,817	1.88
Montana	390	233	623	0.31
Nebraska	725	409	1,134	0.56
Nevada	1,115	589	1,704	0.84
New Hampshire	569	323	892	0.44
New Jersey	4,295	2,373	6,668	3.28
New Mexico	753	427	1,180	0.58
New York	9,118	4,801	13,919	6.85
North Carolina	3,927	2,155	6,082	2.99
North Dakota	292	166	457	0.22
N. Mariana Islands	22	11	33	0.02
Ohio	4,828	2,391	7,219	3.55
Oklahoma	1,476	752	2,228	1.10
Oregon	1,497	808	2,306	1.13
Pennsylvania	5,674	3,019	8,694	4.28
Puerto Rico	1,170	738	1,908	0.94
Rhode Island	471	253	724	0.36
South Carolina	1,825	1,025	2,850	1.40
South Dakota	334	182	516	0.25
Tennessee	2,742	1,430	4,171	2.05
Texas	10,086	4,851	14,938	7.35
Utah	972	517	1,489	0.73
Vermont	269	164	433	0.21
Virgin Islands	61	53	113	0.06
Virginia	3,653	2,098	5,750	2.83
Washington	2,740	1,420	4,160	2.05
West Virginia	743	467	1,210	0.60
Wisconsin	2,324	1,198	3,522	1.73
Wyoming	231	136	367	0.18
Total	\$133,475	\$69,871	\$203,346	100.00%

Note: Figures may not add to totals due to rounding.

Table 2
End-User Telecommunication Revenue by Providers: 2011
(In Millions)

	Intrastate	Interstate and International	Total
ILECs	\$32,942	\$9,744	\$42,685
CLECs and interconnected VoIP Providers	15,042	9,546	24,588
Payphone Providers	107	8	115
Wireless Carriers	77,648	29,327	106,974
Toll Carriers	7,737	21,247	28,984
Total	\$133,475	\$69,871	\$203,346

Source: Form 499 data.

Intrastate End-User revenue is defined as 499-A lines 403a:411a + 413a:417a - (403d:417d + 403e:411e + 413e:417e)

Table 3
Intrastate End-User Telecommunications Revenues by Provider: 2011
(Dollar Amounts Shown in Millions)

	ILECs	CLECs and interconnected VoIP Providers	Payphone Providers	Wireless Carriers	Toll Carriers	Total	% of Total
Alabama	\$489	\$177	\$1	\$1,164	\$115	\$1,945	1.46%
Alaska	91	33	0	165	21	311	0.23
American Samoa	3	0	0	9	1	13	0.01
Arizona	497	343	3	1,445	117	2,404	1.80
Arkansas	292	73	0	742	69	1,176	0.88
California	4,510	1,571	21	9,174	1,059	16,334	12.24
Colorado	497	269	2	1,258	117	2,143	1.61
Connecticut	428	223	1	884	101	1,636	1.23
Delaware	108	50	0	236	25	420	0.31
District of Columbia	227	96	0	340	53	717	0.54
Florida	1,943	1,051	6	4,711	456	8,167	6.12
Georgia	980	406	3	2,444	230	4,064	3.04
Guam	16	7	0	37	4	64	0.05
Hawaii	152	39	0	341	36	568	0.43
Idaho	153	42	0	346	36	577	0.43
Illinois	1,438	541	5	3,279	338	5,600	4.20
Indiana	686	205	2	1,470	161	2,524	1.89
Iowa	323	103	1	685	76	1,187	0.89
Kansas	260	125	1	687	61	1,134	0.85
Kentucky	437	168	1	1,004	103	1,713	1.28
Louisiana	465	182	1	1,304	109	2,062	1.54
Maine	151	81	1	292	35	560	0.42
Maryland	774	279	1	1,515	182	2,751	2.06
Massachusetts	702	626	2	1,717	165	3,212	2.41
Michigan	924	450	2	2,512	217	4,104	3.07
Minnesota	542	272	1	1,279	127	2,222	1.66
Mississippi	276	65	1	673	65	1,079	0.81
Missouri	692	173	1	1,460	162	2,488	1.86
Montana	112	36	0	215	26	390	0.29
Nebraska	172	99	1	412	41	725	0.54
Nevada	254	134	2	666	60	1,115	0.84
New Hampshire	115	113	1	313	27	569	0.43
New Jersey	990	720	2	2,350	233	4,295	3.22
New Mexico	210	49	1	445	49	753	0.56
New York	1,855	1,487	8	5,333	436	9,118	6.83
North Carolina	980	437	3	2,277	230	3,927	2.94
North Dakota	74	35	0	165	17	292	0.22
N. Mariana Islands	5	0	0	16	1	22	0.02
Ohio	1,179	445	2	2,925	277	4,828	3.62
Oklahoma	346	176	1	872	81	1,476	1.11
Oregon	335	185	2	897	79	1,497	1.12
Pennsylvania	1,487	786	3	3,049	349	5,674	4.25
Puerto Rico	243	65	1	804	57	1,170	0.88
Rhode Island	90	109	0	250	21	471	0.35
South Carolina	469	177	2	1,066	110	1,825	1.37
South Dakota	75	57	0	184	18	334	0.25
Tennessee	626	299	2	1,668	147	2,742	2.05
Texas	2,485	728	9	6,280	584	10,086	7.56
Utah	207	107	1	609	49	972	0.73
Vermont	86	36	1	126	20	269	0.20
Virgin Islands	20	5	0	31	5	61	0.05
Virginia	954	434	2	2,039	224	3,653	2.74
Washington	607	350	4	1,636	143	2,740	2.05
West Virginia	213	77	0	403	50	743	0.56
Wisconsin	637	226	2	1,309	150	2,324	1.74
Wyoming	59	19	0	138	14	231	0.17
Total	\$32,941	\$15,042	\$107	\$77,648	\$7,737	\$133,475	100.00%

Note: Figures may not add to totals due to rounding.

Table 4
Interstate and International End-User Telecommunications Revenues by Provider: 2011
(Dollar Amounts Shown in Millions)

	ILECs	CLECs and interconnected VoIP Providers	Payphone Providers	Wireless Carriers	Toll Carriers	Total	% of Total
Alabama	\$164	\$112	\$0	\$439	\$368	\$1,083	1.55%
Alaska	35	21	0	62	62	180	0.26
American Samoa	1	0	0	3	2	6	0.01
Arizona	159	217	0	546	409	1,332	1.91
Arkansas	88	46	0	280	202	617	0.88
California	1,018	997	2	3,465	2,059	7,540	10.79
Colorado	174	171	0	475	416	1,236	1.77
Connecticut	123	141	0	334	319	917	1.31
Delaware	36	32	0	89	93	249	0.36
District of Columbia	44	61	0	129	137	371	0.53
Florida	655	667	0	1,779	1,360	4,462	6.39
Georgia	327	258	0	923	730	2,238	3.20
Guam	6	5	0	14	14	38	0.06
Hawaii	56	25	0	129	166	375	0.54
Idaho	50	27	0	131	127	335	0.48
Illinois	358	343	0	1,238	836	2,776	3.97
Indiana	218	130	0	555	401	1,305	1.87
Iowa	92	65	0	259	217	632	0.91
Kansas	75	80	0	260	182	597	0.85
Kentucky	147	107	0	379	295	929	1.33
Louisiana	154	116	0	493	274	1,036	1.48
Maine	43	52	0	110	102	307	0.44
Maryland	224	177	0	572	569	1,542	2.21
Massachusetts	222	397	0	648	473	1,741	2.49
Michigan	266	286	0	949	475	1,975	2.83
Minnesota	154	173	0	483	326	1,136	1.63
Mississippi	89	41	0	254	214	599	0.86
Missouri	201	110	0	551	468	1,330	1.90
Montana	42	23	0	81	88	233	0.33
Nebraska	48	63	0	156	142	409	0.59
Nevada	58	85	0	252	194	589	0.84
New Hampshire	37	72	0	118	96	323	0.46
New Jersey	309	457	0	888	719	2,373	3.40
New Mexico	74	31	0	168	154	427	0.61
New York	592	944	1	2,014	1,251	4,801	6.87
North Carolina	317	277	0	860	700	2,155	3.08
North Dakota	26	22	0	62	56	166	0.24
N. Mariana Islands	2	0	0	6	3	11	0.02
Ohio	330	282	0	1,105	674	2,391	3.42
Oklahoma	95	112	0	329	215	752	1.08
Oregon	115	117	0	339	237	808	1.16
Pennsylvania	461	499	0	1,152	908	3,019	4.32
Puerto Rico	75	41	0	303	319	738	1.06
Rhode Island	28	69	0	94	62	253	0.36
South Carolina	159	113	0	403	351	1,025	1.47
South Dakota	26	36	0	70	50	182	0.26
Tennessee	204	190	0	630	406	1,430	2.05
Texas	680	462	1	2,372	1,337	4,851	6.94
Utah	66	68	0	230	153	517	0.74
Vermont	26	23	0	48	67	164	0.23
Virgin Islands	8	3	0	12	30	53	0.08
Virginia	309	275	0	770	743	2,098	3.00
Washington	190	222	0	618	390	1,420	2.03
West Virginia	77	49	0	152	189	467	0.67
Wisconsin	190	143	0	494	370	1,198	1.71
Wyoming	23	12	0	52	49	136	0.20
Total	\$9,744	\$9,546	\$8	\$29,327	\$21,247	\$69,871	100.00%

Note: Figures may not add to totals due to rounding.

Table 5
Data Used to Allocate Nationwide Revenue to States
(Lines/Subscribers/Minutes Shown in Thousands)

	ILEC End-User Switched Access Lines and VoIP Subscriptions: June 2011		Non-ILEC End- User Switched Access Lines and VoIP Subscriptions: June 2011		Number of Independent Payphones: March 2011		Wireless Subscribers: June 2011		Interstate Access Minutes: 2011	
	Percent of Total	Percent of Total	Percent of Total	Percent of Total	1	2	Percent of Total	3	Percent of Total	Percent of Total
Alabama	1,386	1.48%	620	1.17%	3	1.38%	4,350	1.50%	3,611,770	1.73%
Alaska	257	0.28	116	0.22	1	0.28	619	0.21	606,438	0.29
American Samoa	9	0.01	0	0.00	0	0.02	33	0.01	18,697	0.01
Arizona	1,409	1.51	1,203	2.28	6	2.68	5,402	1.86	4,013,348	1.92
Arkansas	827	0.89	257	0.49	1	0.33	2,773	0.96	1,986,896	0.95
California	12,786	13.69	5,515	10.44	43	19.49	34,299	11.81	20,212,041	9.69
Colorado	1,409	1.51	944	1.79	4	1.72	4,705	1.62	4,083,341	1.96
Connecticut	1,214	1.30	782	1.48	1	0.65	3,305	1.14	3,133,178	1.50
Delaware	307	0.33	177	0.34	0	0.11	881	0.30	911,004	0.44
District of Columbia	644	0.69	337	0.64	0	0.10	1,273	0.44	1,342,725	0.64
Florida	5,508	5.90	3,690	6.99	13	5.85	17,613	6.07	13,350,395	6.40
Georgia	2,779	2.98	1,427	2.70	6	2.71	9,137	3.15	7,166,864	3.44
Guam	45	0.05	26	0.05	0	0.05	139	0.05	133,837	0.06
Hawaii	431	0.46	137	0.26	0	0.16	1,274	0.44	1,627,511	0.78
Idaho	433	0.46	149	0.28	1	0.36	1,293	0.45	1,245,778	0.60
Illinois	4,078	4.37	1,899	3.60	10	4.42	12,259	4.22	8,205,126	3.93
Indiana	1,945	2.08	719	1.36	3	1.60	5,496	1.89	3,940,250	1.89
Iowa	917	0.98	360	0.68	2	0.77	2,559	0.88	2,125,779	1.02
Kansas	737	0.79	440	0.83	1	0.58	2,570	0.89	1,790,176	0.86
Kentucky	1,238	1.33	591	1.12	3	1.16	3,754	1.29	2,900,172	1.39
Louisiana	1,318	1.41	640	1.21	3	1.17	4,876	1.68	2,686,879	1.29
Maine	428	0.46	285	0.54	2	1.06	1,090	0.38	1,003,107	0.48
Maryland	2,193	2.35	981	1.86	2	0.90	5,665	1.95	5,583,476	2.68
Massachusetts	1,991	2.13	2,198	4.16	4	1.70	6,419	2.21	4,645,657	2.23
Michigan	2,619	2.80	1,580	2.99	4	1.78	9,391	3.23	4,661,151	2.23
Minnesota	1,537	1.65	956	1.81	2	1.08	4,782	1.65	3,197,190	1.53
Mississippi	783	0.84	227	0.43	1	0.57	2,516	0.87	2,105,454	1.01
Missouri	1,961	2.10	606	1.15	3	1.17	5,458	1.88	4,593,777	2.20
Montana	318	0.34	127	0.24	1	0.34	803	0.28	859,571	0.41
Nebraska	489	0.52	348	0.66	1	0.48	1,542	0.53	1,396,645	0.67
Nevada	719	0.77	471	0.89	3	1.52	2,490	0.86	1,902,554	0.91
New Hampshire	326	0.35	397	0.75	2	1.08	1,171	0.40	939,797	0.45
New Jersey	2,807	3.01	2,530	4.79	4	1.91	8,786	3.03	7,058,201	3.38
New Mexico	595	0.64	171	0.32	2	0.74	1,662	0.57	1,507,250	0.72
New York	5,258	5.63	5,222	9.89	17	7.69	19,938	6.87	12,276,720	5.89
North Carolina	2,779	2.98	1,535	2.91	5	2.47	8,513	2.93	6,871,972	3.29
North Dakota	210	0.22	124	0.23	0	0.13	615	0.21	546,873	0.26
N. Mariana Islands	15	0.02	0	0.00	0	0.02	59	0.02	31,721	0.02
Ohio	3,342	3.58	1,563	2.96	5	2.30	10,936	3.77	6,616,586	3.17
Oklahoma	981	1.05	619	1.17	2	0.86	3,259	1.12	2,113,915	1.01
Oregon	949	1.02	650	1.23	3	1.55	3,355	1.16	2,329,143	1.12
Pennsylvania	4,217	4.52	2,759	5.22	5	2.35	11,401	3.93	8,915,702	4.27
Puerto Rico	689	0.74	228	0.43	2	1.14	3,004	1.03	3,130,532	1.50
Rhode Island	255	0.27	383	0.73	1	0.30	935	0.32	604,307	0.29
South Carolina	1,330	1.42	623	1.18	3	1.41	3,987	1.37	3,448,121	1.65
South Dakota	212	0.23	199	0.38	0	0.18	690	0.24	495,600	0.24
Tennessee	1,774	1.90	1,051	1.99	4	1.68	6,236	2.15	3,984,511	1.91
Texas	7,046	7.54	2,556	4.84	19	8.65	23,482	8.09	13,122,624	6.29
Utah	586	0.63	375	0.71	2	0.78	2,276	0.78	1,506,504	0.72
Vermont	245	0.26	126	0.24	1	0.54	471	0.16	662,619	0.32
Virgin Islands	56	0.06	17	0.03	0	0.03	117	0.04	296,716	0.14
Virginia	2,705	2.90	1,523	2.88	5	2.16	7,622	2.63	7,293,658	3.50
Washington	1,722	1.84	1,229	2.33	7	3.33	6,118	2.11	3,829,511	1.84
West Virginia	603	0.65	270	0.51	1	0.39	1,506	0.52	1,859,699	0.89
Wisconsin	1,807	1.93	794	1.50	4	1.75	4,895	1.69	3,630,770	1.74
Wyoming	168	0.18	68	0.13	1	0.39	514	0.18	477,181	0.23
Total	93,394	100.00%	52,820	100.00%	218	100.00%	290,318	100.00%	208,591,019	100.00%

Note: Figures may not add to totals due to rounding.

¹ Lines for Alaska, Guam, and Virgin Islands are estimated based on 2010 population.

² Payphone customers for the territories are estimated based on the 2010 population. The total includes estimates for the territories. O indicates the number of payphones is between 0 and 500.

³ Wireless subscribers for American Samoa, Guam, Northern Mariana Islands and Virgin Islands are estimated based on Form 502.

Table 6
Data Used to Allocate Interstate ILEC Revenue by State
(Lines/Revenues Shown in Thousands)

	Business ILEC End-User Switched							Estimated SLC Revenue	Percent of Total
	Residential ILEC End-User Switched Access Lines and VoIP Subscriptions: June 2011	Estimated Subscribers	Estimated Residential Lines Subject to a SLC	Access Lines and VoIP Subscriptions: June 2011	Residential SLC Rate	Multi-line Business Rate			
Alabama	900	55	845	486	\$6.50	\$7.40	\$109	1.68%	
Alaska	126	12	114	131	6.50	9.20	23	0.36	
American Samoa	5	1	4	4	6.50	9.20	1	0.01	
Arizona	831	35	796	578	6.32	6.61	106	1.64	
Arkansas	519	28	491	308	5.73	6.68	58	0.90	
California	7,080	1,535	5,546	5,706	4.86	5.18	678	10.45	
Colorado	867	18	849	542	6.50	7.60	116	1.78	
Connecticut	702	31	671	512	5.77	5.77	82	1.26	
Delaware	179	1	178	128	6.45	6.45	24	0.36	
Dist. of Columbia	122	7	115	522	3.86	3.86	30	0.45	
Florida	3,363	196	3,168	2,145	6.49	7.38	437	6.72	
Georgia	1,618	110	1,508	1,161	6.50	7.20	218	3.36	
Guam	24	2	22	21	6.50	9.20	4	0.06	
Hawaii	234	4	230	197	6.50	8.16	37	0.57	
Idaho	270	24	246	163	6.43	7.34	33	0.51	
Illinois	2,176	121	2,056	1,902	4.83	5.24	239	3.68	
Indiana	1,201	38	1,163	744	5.92	7.03	145	2.24	
Iowa	598	35	564	319	5.44	6.44	61	0.95	
Kansas	428	22	406	309	5.57	6.16	50	0.77	
Kentucky	775	45	730	463	6.39	7.61	98	1.51	
Louisiana	787	51	736	531	6.50	7.05	102	1.58	
Maine	310	57	254	118	6.30	6.82	29	0.44	
Maryland	1,214	7	1,207	979	5.68	5.69	149	2.30	
Massachusetts	1,102	71	1,031	889	6.42	6.42	148	2.28	
Michigan	1,466	72	1,394	1,153	5.58	6.04	177	2.73	
Minnesota	1,051	55	995	486	5.47	6.41	103	1.58	
Mississippi	475	47	428	308	6.50	7.02	59	0.91	
Missouri	1,251	53	1,199	710	5.65	6.18	134	2.06	
Montana	203	11	192	115	6.50	9.20	28	0.43	
Nebraska	277	11	266	212	5.22	6.11	32	0.50	
Nevada	416	28	388	303	4.44	5.01	39	0.60	
New Hampshire	214	4	210	112	6.27	6.54	25	0.38	
New Jersey	1,579	85	1,494	1,228	6.25	6.35	206	3.17	
New Mexico	388	47	340	207	6.50	9.20	49	0.76	
New York	2,994	248	2,745	2,264	6.42	6.74	395	6.08	
North Carolina	1,727	109	1,618	1,052	6.24	7.15	211	3.26	
North Dakota	141	14	127	69	6.50	8.66	17	0.26	
Northern Mariana Islands	7	2	5	8	6.50	9.20	1	0.02	
Ohio	2,063	217	1,846	1,279	5.67	6.14	220	3.38	
Oklahoma	602	71	531	379	5.57	6.16	63	0.98	
Oregon	635	38	597	314	6.50	7.88	76	1.18	
Pennsylvania	2,767	124	2,644	1,450	5.99	6.72	307	4.73	
Puerto Rico	503	128	375	186	6.50	9.20	50	0.77	
Rhode Island	163	12	151	92	6.42	6.42	19	0.29	
South Carolina	864	48	816	466	6.46	7.59	106	1.63	
South Dakota	133	8	125	79	6.49	7.90	17	0.27	
Tennessee	1,140	78	1,062	634	6.40	7.15	136	2.09	
Texas	4,069	644	3,426	2,977	5.59	6.24	453	6.98	
Utah	356	27	330	230	6.39	6.71	44	0.67	
Vermont	172	19	153	73	6.30	6.80	17	0.27	
Virgin Islands	34	1	33	22	6.50	9.20	5	0.08	
Virginia	1,581	15	1,566	1,124	6.15	6.71	206	3.17	
Washington	1,107	91	1,016	615	6.10	7.05	126	1.95	
West Virginia	410	4	406	193	6.50	8.50	51	0.79	
Wisconsin	1,058	92	967	749	5.71	6.69	126	1.95	
Wyoming	85	3	82	83	6.50	9.20	16	0.24	
Total	55,365	4,913	50,452	38,027	\$5.87	\$6.41	\$6,492	100.00%	

Note: Figures may not add to totals due to rounding.