

Market Snapshot





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Mortgage Forbearance Overview

Please explore the resources below to find more information about forbearance programs with each mortgage agency:

Freddie Mac (FHLMC):

- Freddie has a dedicated website for COVID-19 servicing resources: [Link to Page](#)
- The site includes an FAQ page, last updated April 21, 2020: [Link to Page](#)

Fannie Mae (FNMA):

- Fannie's servicing webpage (<https://singlefamily.fanniemae.com/servicing>) features a section for the "Impact of COVID-19 on Servicing." One of the resources listed there is a high-level explainer of FNMA Forbearance in PDF format: [Link to Page](#)

Ginnie Mae (GNMA): guidance is based on the loan's guarantor, but a high-level, interagency fact sheet is available to summarize each department's approach to forbearance:

[Link to Page](#)

- [HUD Federal Housing Administration \(FHA\)](#): HUD has a website for lenders and servicers of FHA-guaranteed loans: [Link to Page](#)
- [Dept. of Veterans Affairs \(VA\)](#): The VA does not have a servicing-specific COVID-19 webpage, but many questions are answered in their FAQ page, which is also available as a PDF:

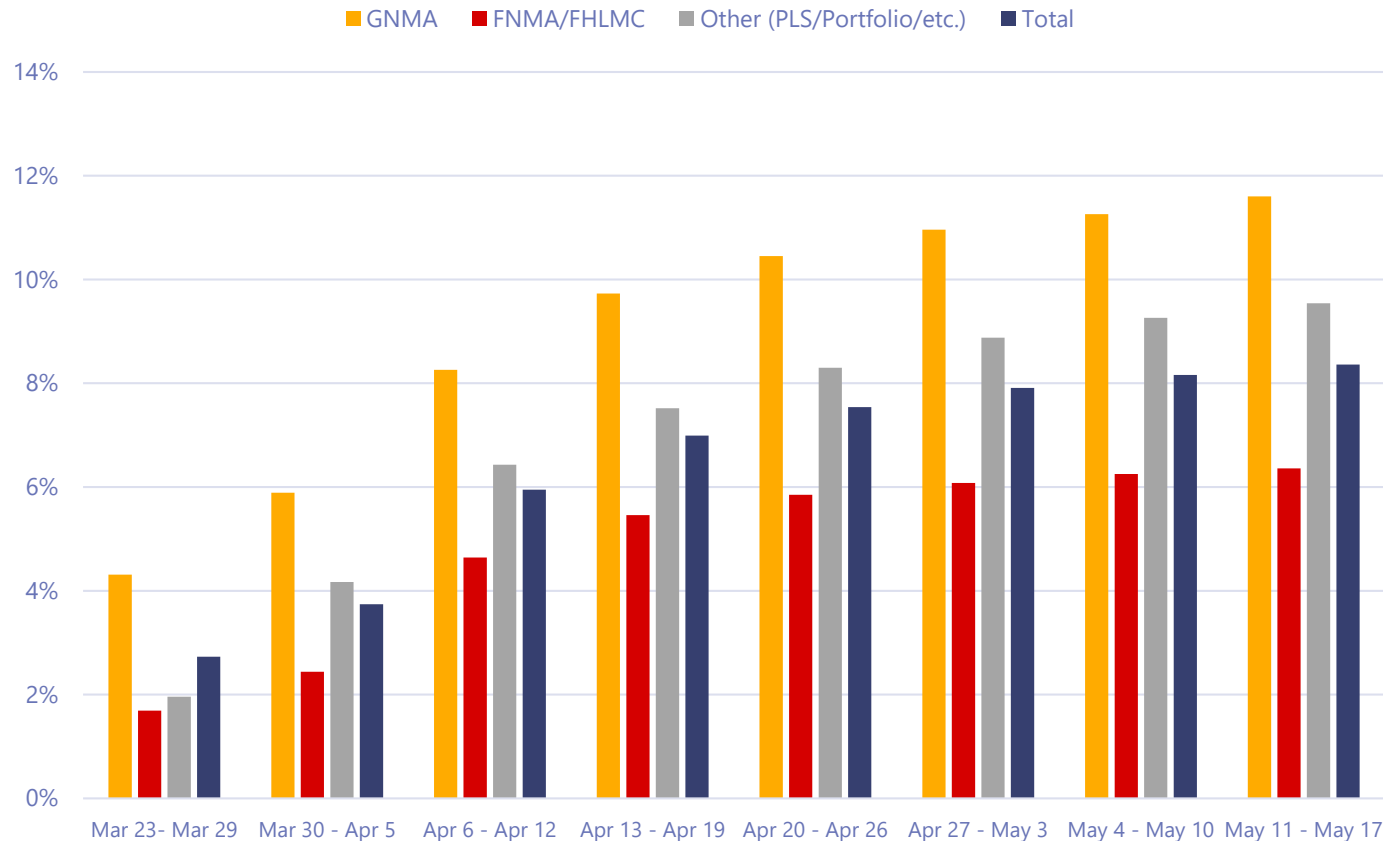
[Link to Page](#)

- [USDA Rural Housing Service \(RHS\)](#): the USDA website for Rural Development has a large library of COVID-19 factsheets and other publications on forbearance topics:

[Link to Page](#)

MBA Forbearance and Call Volume Survey

Loans in Forbearance as % of Servicing Volume



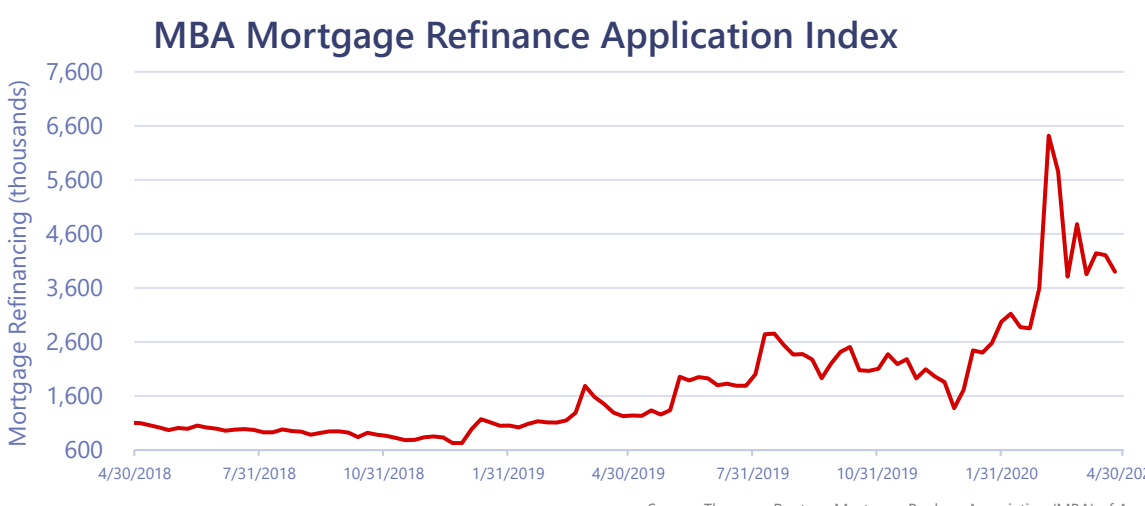
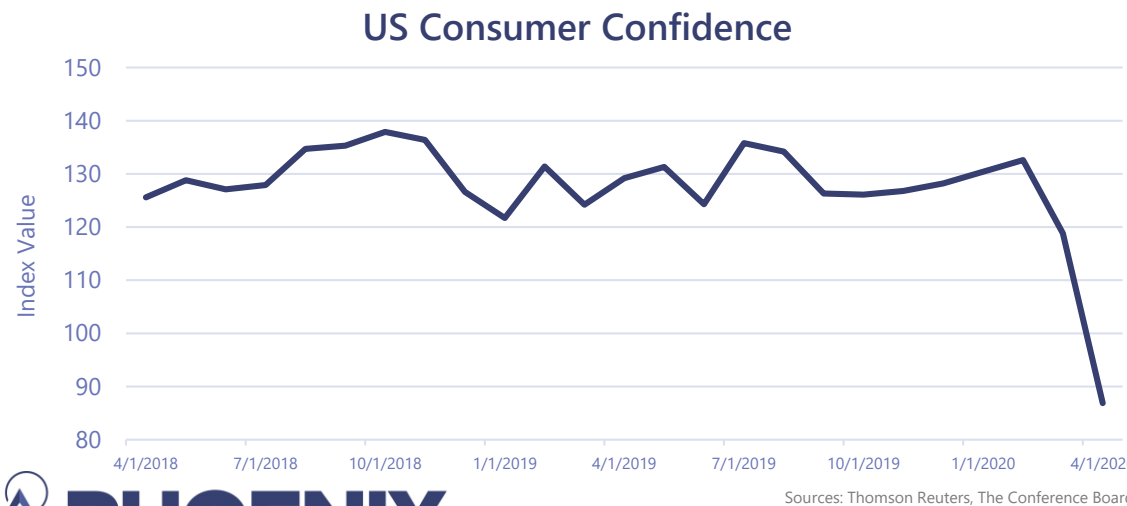
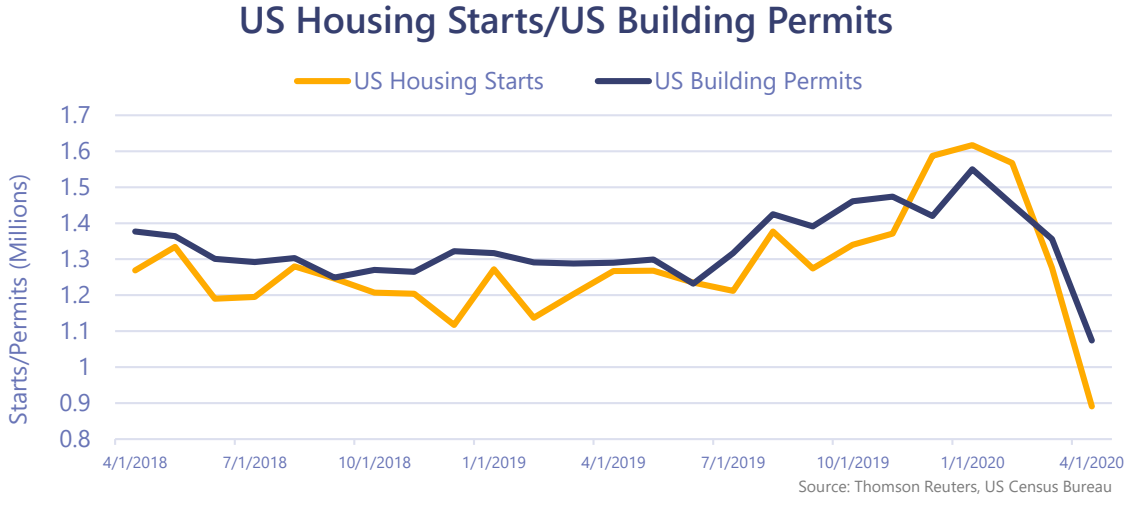
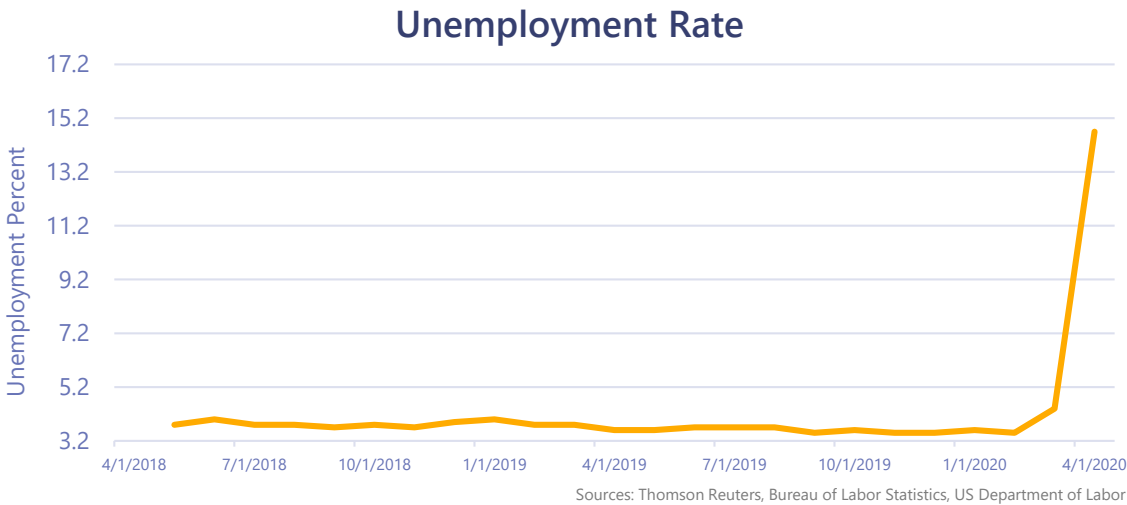
- The MBA's weekly Forbearance and Call Volume Survey ([Link to Page](#)) provides valuable insight into current trends in forbearance
- As of May 17th, the share of mortgage loans in forbearance is 8.36% nationally, with GNMA loans seeing forbearance election rates of 11.60%
- The current trend appears to show smaller weekly increases in forbearance rates, which hopefully indicates a slowing of the negative economic impacts of COVID-19

Macro- Economic Indicators

Summary

- The US unemployment rate skyrocketed in April, with a reading of 14.70%, more than triple the March figure of 4.40%. This is the highest monthly figure for US unemployment since the Great Depression
- The Conference Board's consumer confidence figure experienced another sharp fall in April. The April month-end figure of 86.9 represents a 26.85% drop from March's number of 118.8
- The domestic residential housing market started to reflect Covid-19 related disruption in April. Housing starts for April came in at 891,000; 30.17% lower than March's number. Building permits were also down substantially with April figures coming in at 1,074,000; 20.80% below March's number
- The MBA Mortgage Refinance Application Index's weekly readings normalized to a degree in April, coming down from extremely elevated levels seen last month. The end of April figure of 3,901 represented an 18.41% decrease from the final reading in March

Macro-Economic Indicators



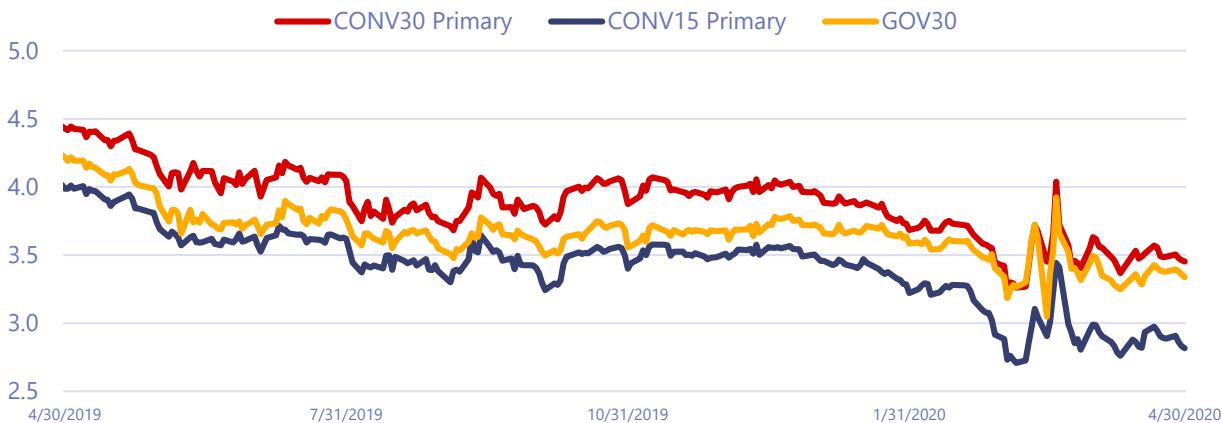
Rate History

Summary

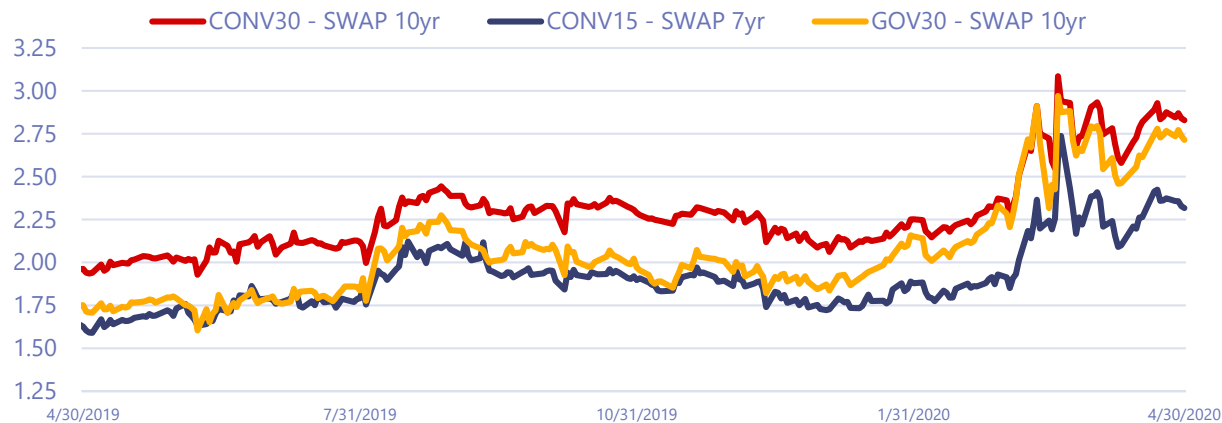
- PHOENIX primary mortgage rates were down month over month. The fixed 30yr conventional rate decreased 17.8 bps whereas the 30yr government rate dropped 15.6 bps and 15yr rates went down by 17.3 bps. Rates continued to fall from March through the end of April at a similar pace as the month prior
- SWAP rates were the least impacted by the downward trend this month with the 3yr decreasing 13.2 bps and the 5yr decreasing 9.3 bps as compared to March at nearly -50 bps
- The 1-month LIBOR fell another 66 bps in April, closing at 0.33%

Rate History

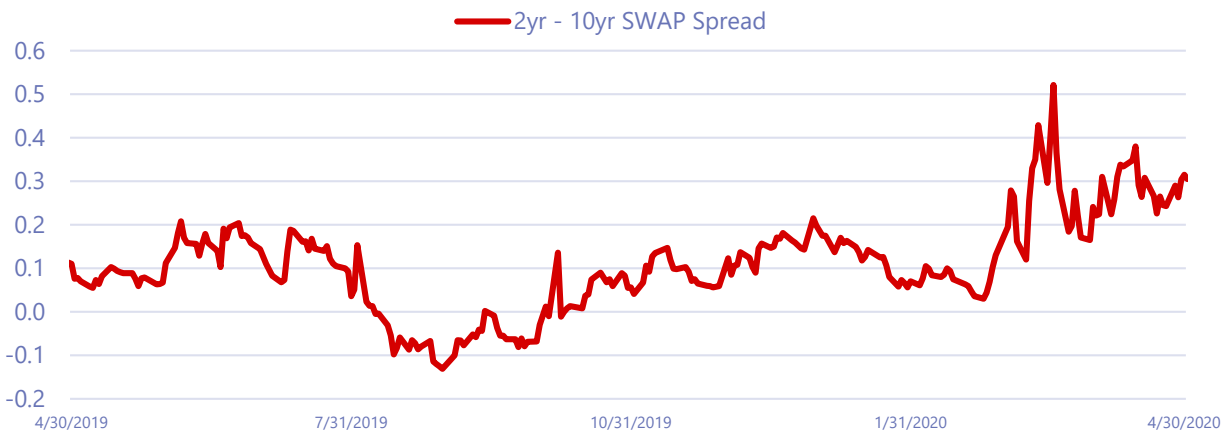
Mortgage Par Rates (%)



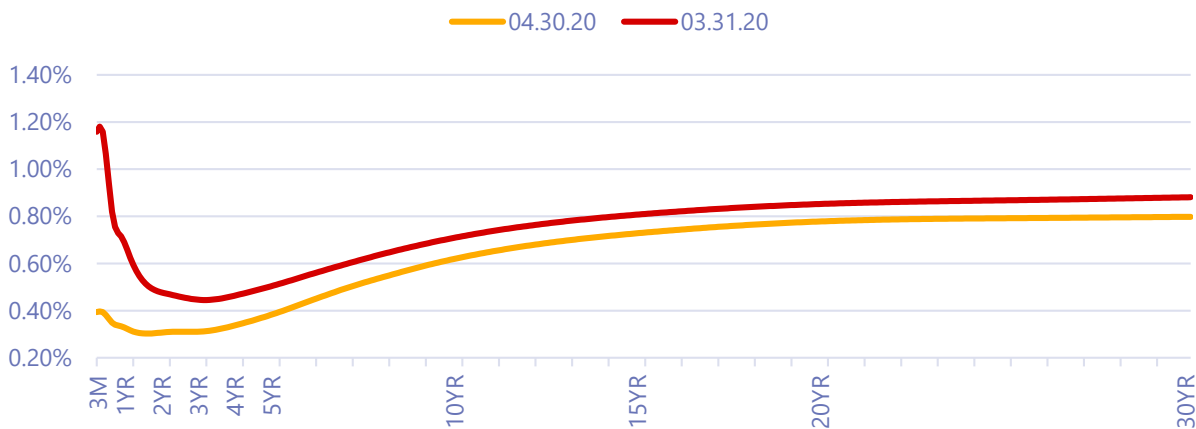
Mortgage Par Spread over SWAP Rates (%)



2yr and 10yr SWAP Spread



Yield Curve Comparison



Rate History (cont.)

Primary Rates as of 04/30/2020

Rate	4/30/2020	3/31/2020	1/31/2020	4/30/2019
CONV30	3.453	3.631	3.684	4.428
CONV15	2.817	2.990	3.222	3.987
GOV30	3.338	3.494	3.584	4.216
ARM 5/1	2.875	2.875	3.375	3.875

Secondary Rates as of 04/30/2020

Rate	4/30/2020	3/31/2020	1/31/2020	4/30/2019
FNMA 30	1.403	1.581	2.384	3.278
FNMA 15	1.217	1.390	2.022	2.837
GNMA II 30	1.538	1.444	2.234	3.066
GNMA II 15	1.224	1.396	2.022	2.833
ARM 5/1	3.350	3.360	3.330	3.960

Earnings Rates as of 04/30/2020

Rate	4/30/2020	3/31/2020	1/31/2020	4/30/2019
3 MO ED	0.394	1.159	1.724	2.613
6 MO ED	0.349	0.819	1.658	2.589
12 MO ED	0.316	0.624	1.552	2.533
2 YR SWAP	0.309	0.472	1.362	2.355
3 YR SWAP	0.312	0.445	1.305	2.291
5 YR SWAP	0.390	0.510	1.299	2.299
10 YR SWAP	0.624	0.713	1.432	2.465
15 YR SWAP	0.730	0.809	1.550	2.588
20 YR SWAP	0.779	0.853	1.615	2.643
30 YR SWAP	0.798	0.881	1.645	2.669

Source: Thomson Reuters and PHOENIX

Prepayment Speed Trends



Summary

- Total CPRs experienced an increase of 21.62% month-over-month
- All products saw an increase in prepayment speeds month-over-month, with conventional fixed 30-year product experiencing the largest monthly increase of 27.49% and FHA product experiencing the smallest monthly increase of 4.62%
- All products' prepayment speeds are still at least 50% above their levels compared to April 2019. The conventional 30-year par rate is down ~98 bps and the government 30-year par rate is down ~88 bps year-over-year

CPR Summary

SUMMARY TABLES - April 2020

Loan Characteristics						Prepayments	
Investor	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	CPR	1mo CPR Change%
CONV Fixed 30	\$223,247	4.28	749	76	54	29.09%	27.49%
CONV Fixed 15	\$176,888	3.59	757	65	55	16.84%	15.76%
GNMA Fixed 30	\$190,398	4.05	693	94	53	22.59%	8.26%
GNMA Fixed 15	\$142,301	3.64	710	83	63	16.47%	4.41%

Vintage	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	CPR	1mo CPR Change%
2005	\$138,956	5.37	693	77	151	10.70%	-7.30%
2006	\$144,846	5.41	684	78	134	9.60%	-7.79%
2007	\$153,200	5.31	681	80	123	9.51%	-7.28%
2008	\$146,703	5.30	684	82	121	10.77%	-5.04%
2009	\$164,889	4.91	726	79	122	16.83%	12.34%
2010	\$173,280	4.65	737	79	112	18.59%	18.34%
2011	\$172,592	4.41	742	77	102	17.97%	19.23%
2012	\$201,133	3.77	749	80	92	17.33%	24.72%
2013	\$191,145	3.81	743	78	81	16.76%	21.68%
2014	\$181,534	4.25	732	80	67	24.09%	24.23%
2015	\$211,035	3.94	736	79	56	26.28%	30.99%
2016	\$231,617	3.70	737	78	44	24.80%	27.18%
2017	\$224,881	4.12	732	80	33	33.79%	26.72%
2018	\$220,300	4.70	729	81	22	44.01%	18.01%
2019	\$260,074	4.06	736	81	9	32.94%	26.45%

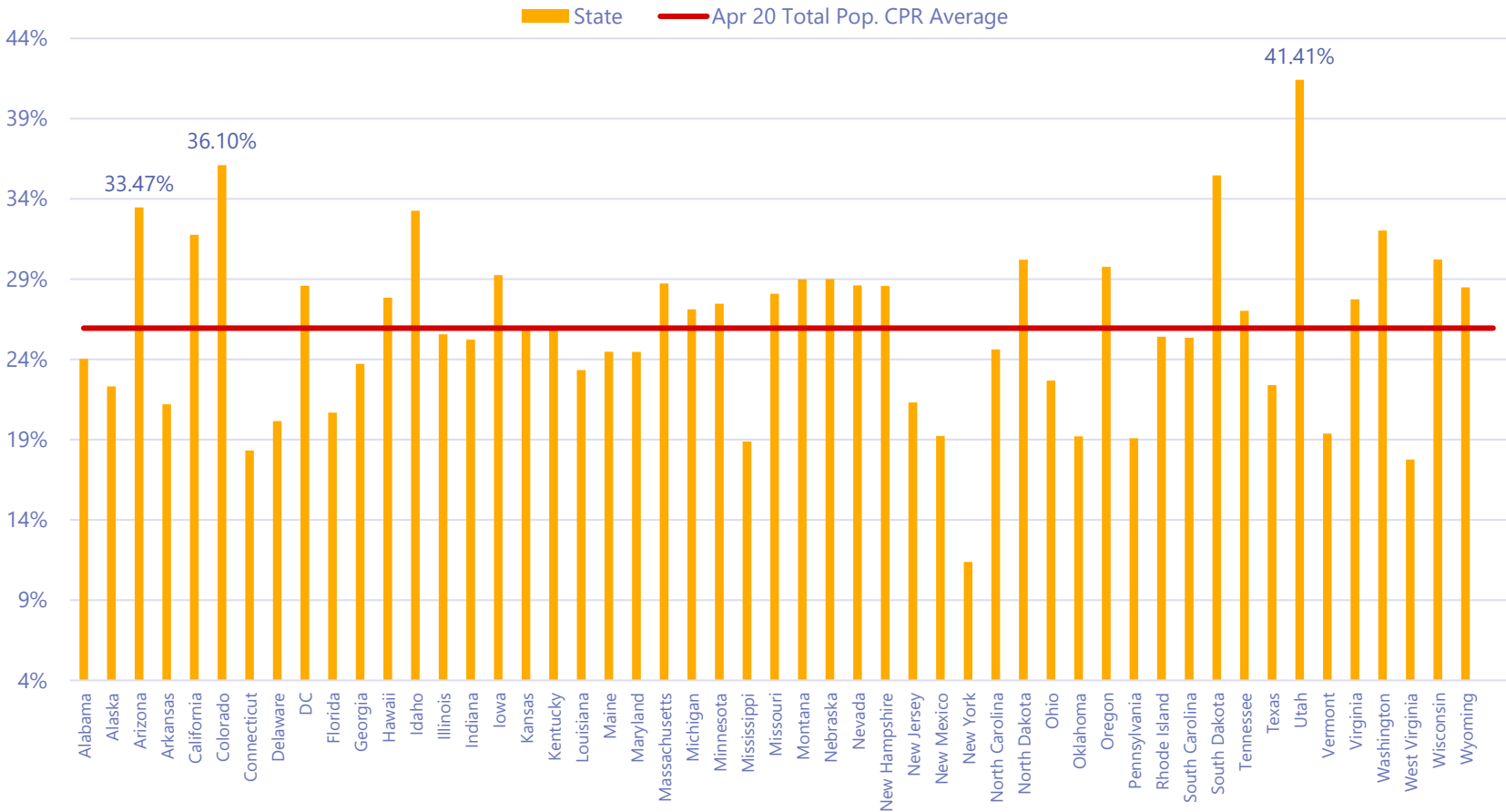
Tranche	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	CPR	1mo CPR Change%
0.0000 - 3.4999	\$230,753	3.19	751	75	52	13.99%	13.26%
3.5000 - 3.9999	\$231,594	3.73	744	79	47	22.08%	32.80%
4.0000 - 4.4999	\$211,276	4.18	734	81	49	31.86%	26.11%
4.5000 - 4.9999	\$194,074	4.67	726	81	52	33.50%	16.85%
5.0000 - 5.4999	\$169,041	5.16	709	83	69	27.22%	7.35%
5.5000 - 5.9999	\$144,399	5.66	699	80	102	20.76%	-0.38%
6.0000 - 6.4999	\$121,455	6.16	694	78	147	13.92%	-1.25%
6.5000 - 6.9999	\$105,943	6.65	686	79	165	10.16%	-13.52%
7.0000 - 7.4999	\$87,296	7.14	675	81	186	8.72%	-18.49%
7.5000 or more	\$73,511	7.94	654	82	212	8.27%	-12.47%

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Prepayment Speed Trends

Average CPR by State - April 2020



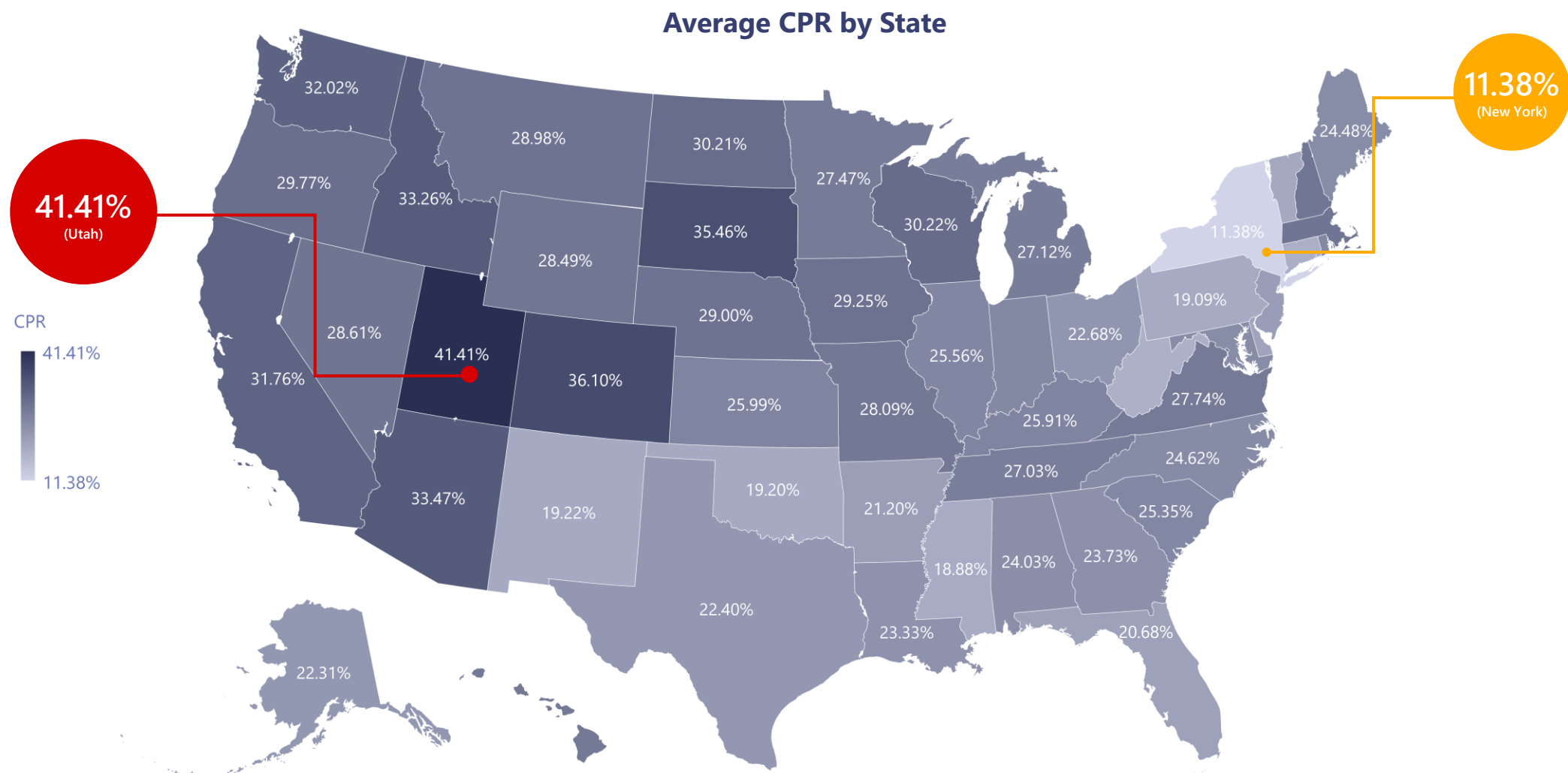
Analysis

- Utah continues to lead the country in prepayment speeds (41.41% CPR), with New York experiencing the slowest prepayment speeds (11.38% CPR) for April
- Western states (AZ, CO, ID, MT, NM, NV, UT, WY) continue to lead the country in prepayment speeds, while mid-Atlantic states (NJ, NY, PA) experienced the slowest regional prepayment speeds
- All states experienced increased prepayment speeds over April, with over half the states (33) experiencing monthly increases of at least 25%

GSE and GNMA fixed rate product only

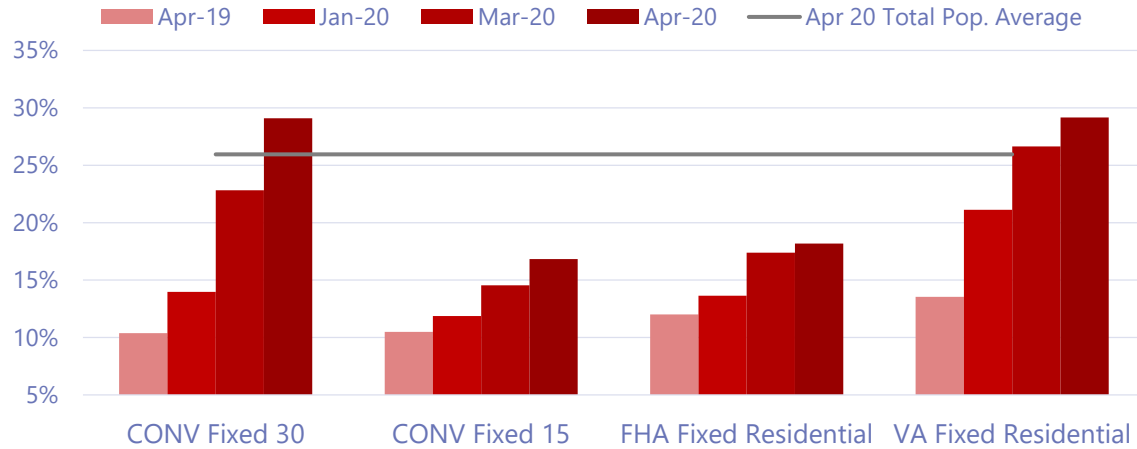
Source: Black Knight McDash

Prepayment Speed Trends (cont.)

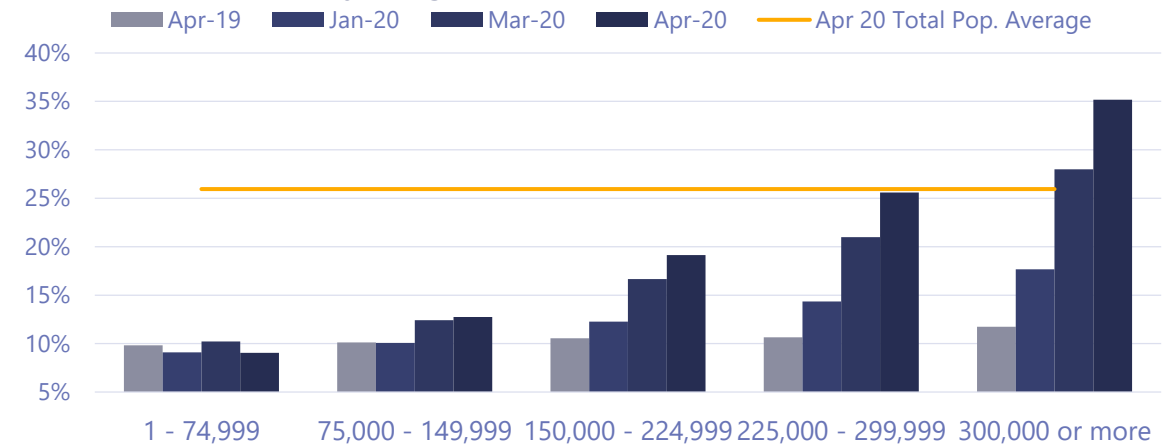


Prepayment Speed Trends (cont.)

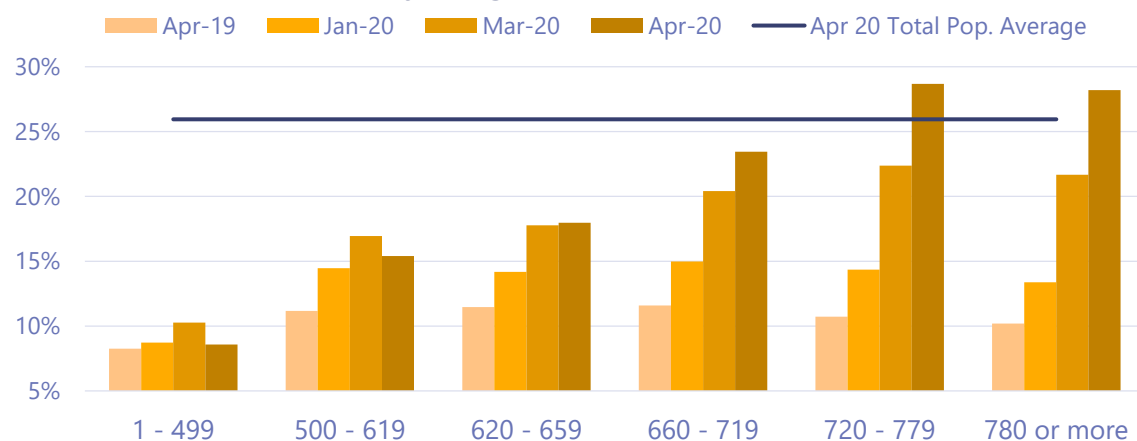
CPR by Fixed-Rate Product - April 2020



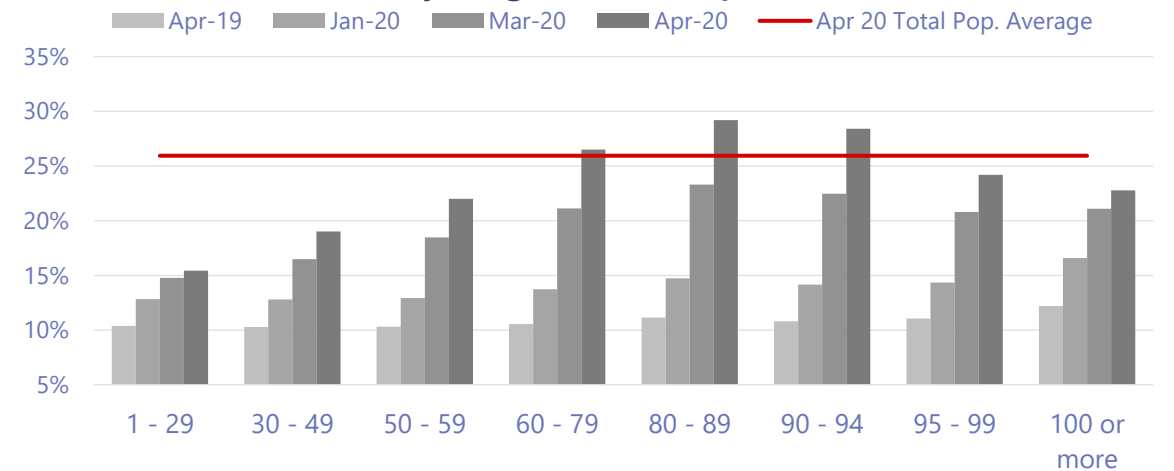
CPR by Original Loan Balance - April 2020



CPR by Original FICO - April 2020



CPR by Original LTV - April 2020



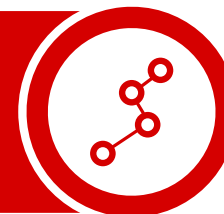
Delinquency Trends

Summary

- Please note that these delinquency levels include loans in CARES Act forbearance. The delinquency results include any non-paying loan, whether or not that loan is in forbearance
- The national delinquency and foreclosure rate increased by 126.42% over last month's level
- Conventional 30-year loans' delinquency and foreclosure rates increased 3.94% since March 2020, while Conventional 15-year loans' delinquency and foreclosure rates increased 2.11%
- Over the month, delinquency rates for FHA and VA fixed-rate loans increased by 6.57% and 2.87%, respectively

Total delinquencies up

126.42%



Delinquency Summary

SUMMARY TABLES - April 2020

Loan Characteristics

Investor	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
CONV Fixed 30	\$223,247	4.28	749	76	54
CONV Fixed 15	\$176,888	3.59	757	65	55
GNMA Fixed 30	\$190,398	4.05	693	94	53
GNMA Fixed 15	\$142,301	3.64	710	83	63

Delinquencies

30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
4.96%	0.51%	0.45%	0.20%	6.12%	180.79%
2.59%	0.17%	0.12%	0.04%	2.91%	264.41%
8.79%	1.77%	1.02%	0.39%	11.97%	80.35%
3.94%	0.49%	0.28%	0.11%	4.81%	116.65%

Vintage	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
2005	\$138,956	5.37	693	77	151
2006	\$144,846	5.41	684	78	134
2007	\$153,200	5.31	681	80	123
2008	\$146,703	5.30	684	82	121
2009	\$164,889	4.91	726	79	122
2010	\$173,280	4.65	737	79	112
2011	\$172,592	4.41	742	77	102
2012	\$201,133	3.77	749	80	92
2013	\$191,145	3.81	743	78	81
2014	\$181,534	4.25	732	80	67
2015	\$211,035	3.94	736	79	56
2016	\$231,617	3.70	737	78	44
2017	\$224,881	4.12	732	80	33
2018	\$220,300	4.70	729	81	22
2019	\$260,074	4.06	736	81	9

30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
9.47%	2.32%	2.12%	1.36%	15.27%	44.55%
11.12%	2.81%	3.02%	2.04%	19.00%	38.75%
11.41%	3.09%	3.37%	2.36%	20.23%	35.70%
11.46%	2.99%	2.37%	1.63%	18.44%	42.53%
6.77%	1.28%	0.88%	0.41%	9.34%	69.01%
5.78%	0.94%	0.58%	0.26%	7.55%	98.22%
5.25%	0.78%	0.48%	0.19%	6.70%	112.40%
4.16%	0.47%	0.29%	0.11%	5.03%	160.46%
4.57%	0.58%	0.39%	0.15%	5.69%	141.99%
5.66%	0.92%	0.69%	0.25%	7.52%	100.59%
5.56%	0.84%	0.60%	0.20%	7.21%	120.75%
5.63%	0.79%	0.57%	0.20%	7.19%	139.67%
6.53%	0.94%	0.66%	0.22%	8.36%	142.27%
7.40%	1.11%	0.78%	0.25%	9.54%	151.62%
5.69%	0.55%	0.22%	0.05%	6.50%	282.18%

Tranche	Avg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age
0.0000 - 3.4999	\$230,753	3.19	751	75	52
3.5000 - 3.9999	\$231,594	3.73	744	79	47
4.0000 - 4.4999	\$211,276	4.18	734	81	49
4.5000 - 4.9999	\$194,074	4.67	726	81	52
5.0000 - 5.4999	\$169,041	5.16	709	83	69
5.5000 - 5.9999	\$144,399	5.66	699	80	102
6.0000 - 6.4999	\$121,455	6.16	694	78	147
6.5000 - 6.9999	\$105,943	6.65	686	79	165
7.0000 - 7.4999	\$87,296	7.14	675	81	186
7.5000 or more	\$73,511	7.94	654	82	212

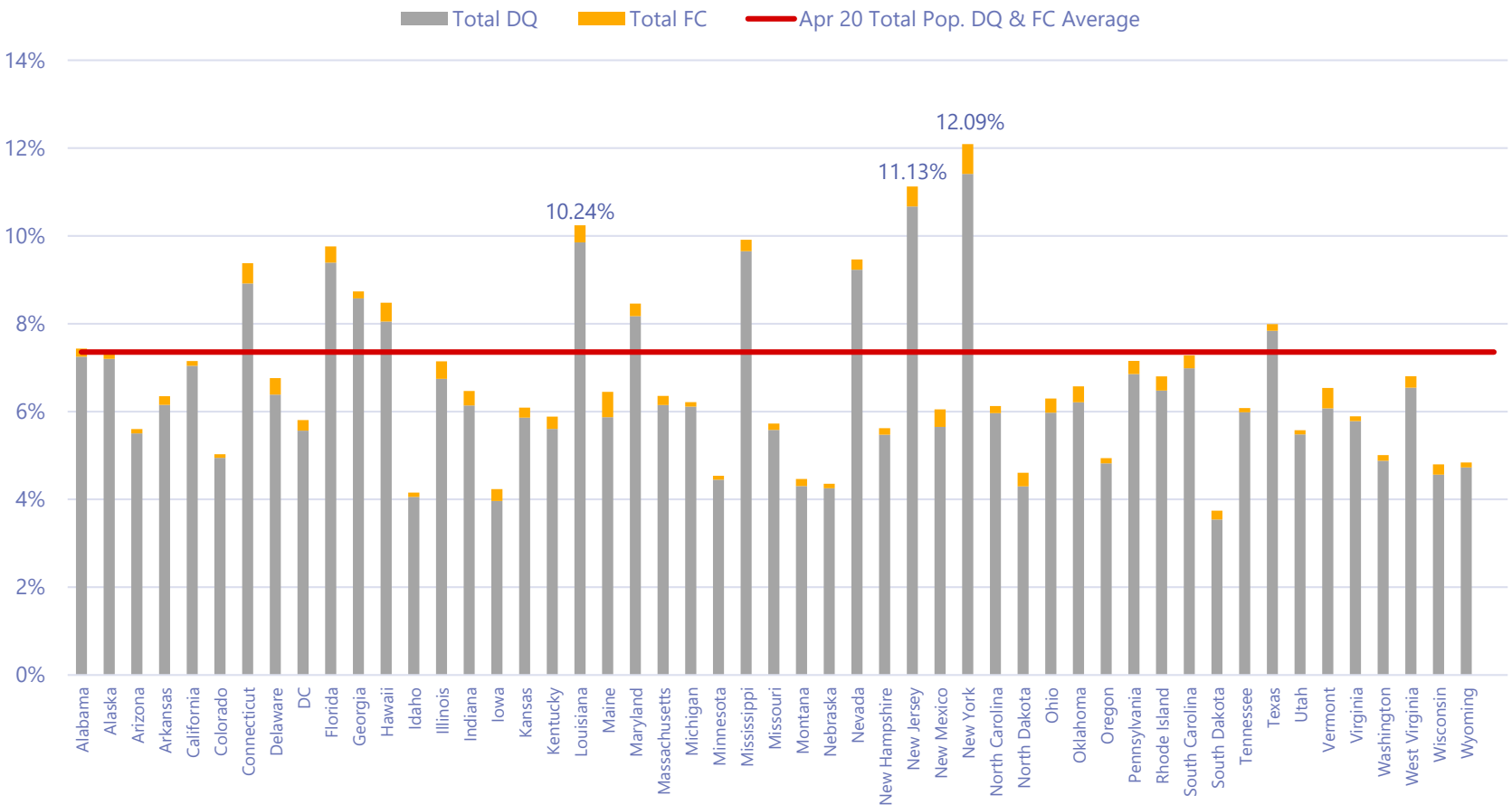
30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%
3.36%	0.36%	0.25%	0.13%	4.10%	151.75%
4.62%	0.55%	0.34%	0.13%	5.64%	161.18%
6.08%	0.87%	0.60%	0.23%	7.78%	136.23%
7.24%	1.10%	0.76%	0.27%	9.36%	130.07%
8.89%	1.56%	1.12%	0.41%	11.98%	101.94%
9.02%	1.74%	1.35%	0.58%	12.69%	75.43%
8.41%	1.77%	1.50%	0.92%	12.60%	49.58%
8.62%	1.93%	1.61%	1.32%	13.48%	39.04%
8.69%	2.23%	2.01%	1.82%	14.75%	28.80%
8.55%	2.26%	2.45%	2.12%	15.38%	21.97%

GSE and GNMA fixed rate product only

Source: Black Knight McDash

Delinquency Trends

Average Delinquency and Foreclosure by State - April 2020



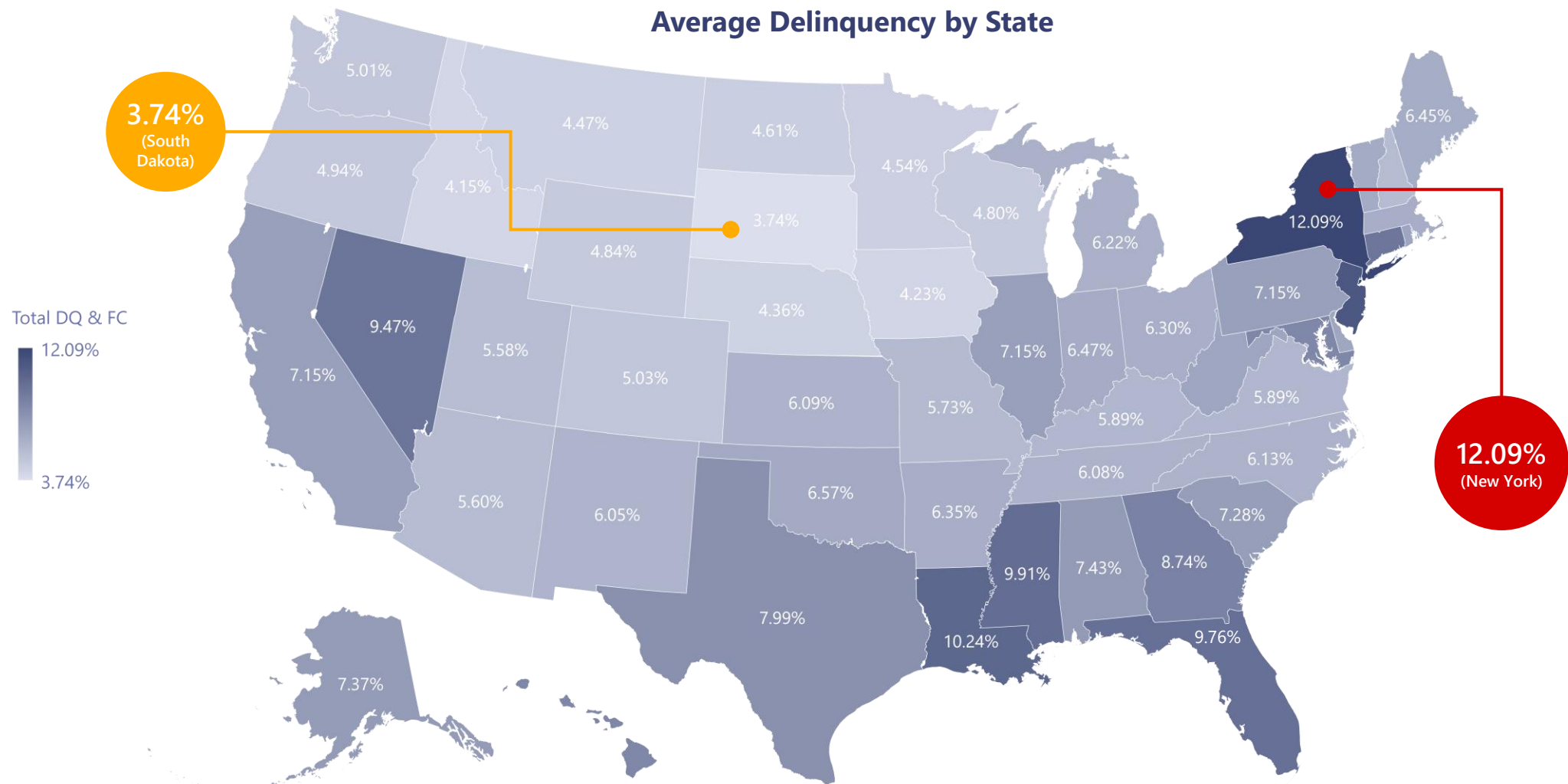
GSE and GNMA fixed rate product only

Source: Black Knight McDash

Analysis

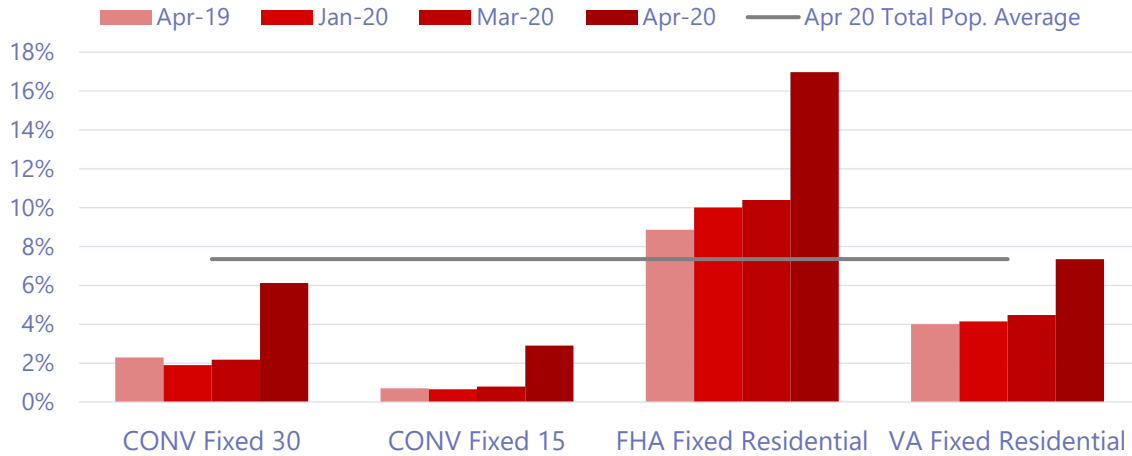
- South Dakota is the best-performing state, with delinquency and foreclosure rates at 3.74%
- Average delinquency and foreclosure have increased on a national level from 3.25% in March up to 7.35% in April
- Delinquency and foreclosure rates in last month's best-performing state, Idaho, continued the nation's upward trend and moved up 2.22% from last month up to 4.15%
- With 12.09% delinquency and foreclosure rates, New York is the nation's most-delinquent state. This level is an increase from last month's result of 4.44%

Delinquency Trends (cont.)

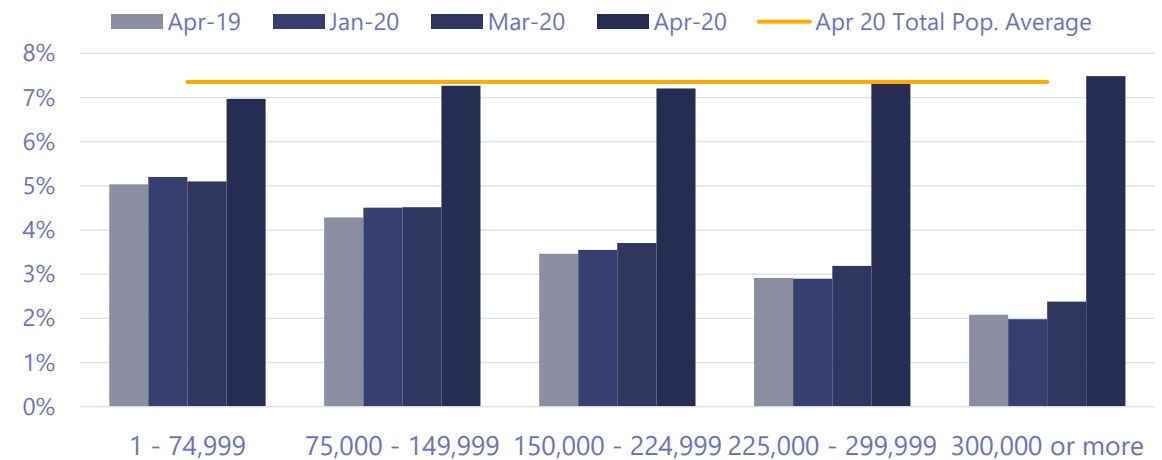


Delinquency Trends (cont.)

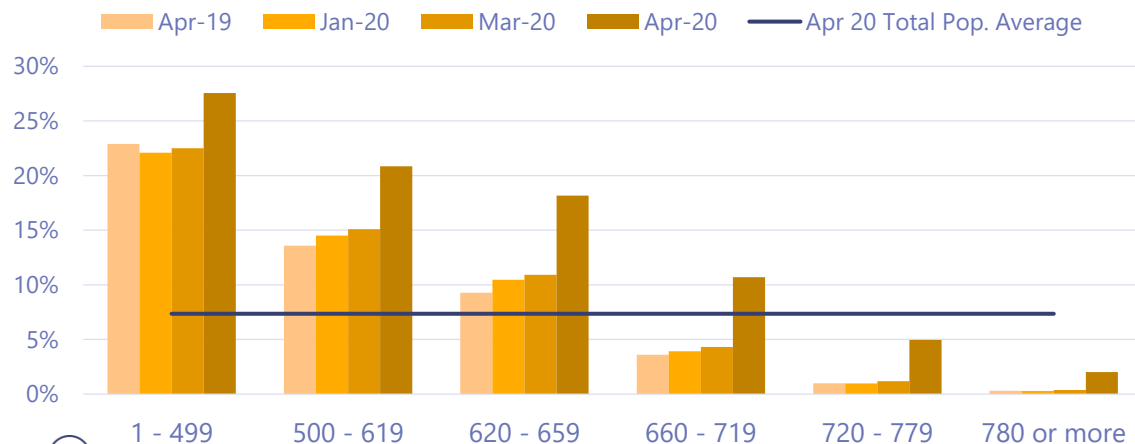
Delinquency and Foreclosure by Fixed-Rate Product - April 2020



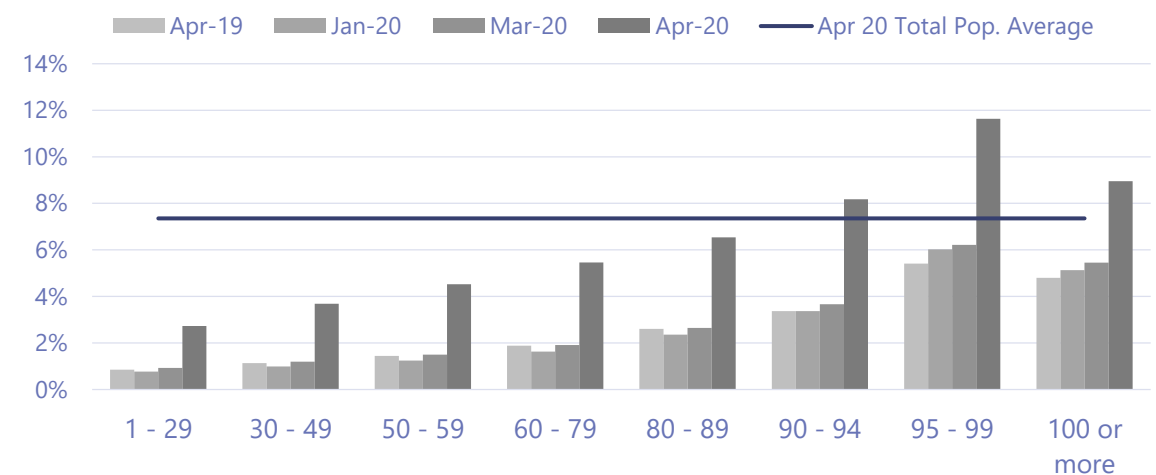
Delinquency and Foreclosure by Original Loan Balance - April 2020



Delinquency and Foreclosure by Original FICO - April 2020



Delinquency and Foreclosure by Original LTV - April 2020



Tables



State Summary

Prepayment and Delinquency

SUMMARY TABLES - April 2020

Loan Characteristics						Prepayments			Delinquencies						
State	WAvg Orig Bal	WAC	WAvg Orig FICO	WAvg Orig LTV	WAvg Age	CPR	1mo CPR Change%	CPR Factor	30d DQ	60d DQ	+90d DQ	Total FC	Total DQ & FC	1mo DQ & FC Change%	DQ Factor
National	\$205,104	4.13	735	80	54	25.95%	21.62%	100.00%	5.73%	0.82%	0.57%	0.23%	7.35%	126.42%	100.00%
Alabama	\$158,349	4.18	726	85	59	24.03%	29.69%	92.62%	5.25%	1.06%	0.94%	0.18%	7.43%	54.37%	101.07%
Alaska	\$250,111	3.95	732	85	59	22.31%	31.53%	85.99%	6.06%	0.70%	0.45%	0.17%	7.37%	172.85%	100.18%
Arizona	\$192,428	4.20	734	83	45	33.47%	18.41%	128.97%	4.42%	0.67%	0.41%	0.10%	5.60%	105.50%	76.15%
Arkansas	\$141,747	4.13	728	84	60	21.20%	27.87%	81.70%	4.48%	0.88%	0.79%	0.20%	6.35%	58.43%	86.35%
California	\$291,631	4.07	743	72	50	31.76%	16.59%	122.39%	6.02%	0.65%	0.37%	0.11%	7.15%	211.00%	97.23%
Colorado	\$245,441	4.04	744	77	44	36.10%	17.29%	139.13%	4.09%	0.51%	0.35%	0.08%	5.03%	152.21%	68.38%
Connecticut	\$216,746	4.17	735	80	64	18.33%	35.17%	70.63%	7.18%	1.02%	0.72%	0.46%	9.38%	127.24%	127.52%
Delaware	\$205,082	4.18	733	82	59	20.16%	29.33%	77.69%	4.77%	0.92%	0.69%	0.38%	6.76%	70.84%	91.95%
DC	\$328,279	4.07	751	72	54	28.59%	36.97%	110.17%	4.53%	0.65%	0.39%	0.24%	5.81%	161.34%	78.96%
Florida	\$186,456	4.26	728	83	51	20.68%	11.39%	79.72%	7.69%	1.04%	0.66%	0.37%	9.76%	160.02%	132.73%
Georgia	\$177,555	4.18	726	84	56	23.73%	19.34%	91.44%	6.65%	1.14%	0.79%	0.16%	8.74%	108.37%	118.78%
Hawaii	\$362,808	4.02	746	75	56	27.84%	34.04%	107.29%	6.95%	0.61%	0.49%	0.43%	8.48%	224.66%	115.31%
Idaho	\$186,875	4.12	740	80	49	33.26%	29.14%	128.19%	3.39%	0.41%	0.26%	0.10%	4.15%	115.40%	56.47%
Illinois	\$183,126	4.14	735	82	58	25.56%	25.77%	98.52%	5.22%	0.85%	0.68%	0.40%	7.15%	97.16%	97.16%
Indiana	\$136,716	4.25	720	85	56	25.23%	20.42%	97.24%	4.53%	0.88%	0.73%	0.33%	6.47%	51.99%	87.94%
Iowa	\$147,759	4.02	739	82	56	29.25%	50.58%	112.72%	2.91%	0.58%	0.47%	0.27%	4.23%	43.44%	57.56%
Kansas	\$151,751	4.12	732	84	56	25.99%	41.37%	100.15%	4.46%	0.79%	0.62%	0.23%	6.09%	71.40%	82.81%
Kentucky	\$149,211	4.15	727	83	56	25.91%	27.70%	99.87%	4.19%	0.77%	0.65%	0.28%	5.89%	53.98%	80.02%
Louisiana	\$169,493	4.20	720	83	57	23.33%	40.99%	89.92%	7.29%	1.50%	1.07%	0.39%	10.24%	76.85%	139.28%
Maine	\$182,667	4.15	732	81	56	24.48%	32.46%	94.33%	4.61%	0.76%	0.51%	0.58%	6.45%	76.85%	87.68%
Maryland	\$249,275	4.08	731	82	59	24.47%	24.59%	94.31%	6.35%	1.05%	0.77%	0.29%	8.46%	106.87%	115.03%
Massachusetts	\$263,453	4.04	740	75	54	28.73%	27.63%	110.72%	4.86%	0.73%	0.57%	0.21%	6.36%	96.87%	86.42%
Michigan	\$147,330	4.20	733	83	57	27.12%	19.69%	104.51%	4.78%	0.78%	0.56%	0.10%	6.22%	100.16%	84.51%
Minnesota	\$194,377	4.06	745	82	54	27.47%	34.29%	105.87%	3.53%	0.52%	0.39%	0.09%	4.54%	98.08%	61.71%
Mississippi	\$151,533	4.20	716	85	57	18.88%	24.20%	72.78%	6.96%	1.51%	1.18%	0.26%	9.91%	60.12%	134.80%
Missouri	\$150,967	4.14	733	83	54	28.09%	33.49%	108.25%	4.25%	0.75%	0.59%	0.15%	5.73%	66.29%	77.88%
Montana	\$193,735	4.05	744	78	53	28.98%	39.07%	111.70%	3.42%	0.50%	0.37%	0.16%	4.47%	102.77%	60.72%
Nebraska	\$151,222	4.00	740	83	53	29.00%	46.72%	111.77%	3.29%	0.54%	0.43%	0.10%	4.36%	75.75%	59.22%
Nevada	\$209,260	4.26	730	84	44	28.61%	14.06%	110.27%	7.71%	0.92%	0.59%	0.24%	9.47%	120.06%	128.72%
New Hampshire	\$210,848	4.11	736	81	55	28.58%	28.44%	110.13%	4.24%	0.73%	0.51%	0.15%	5.62%	80.39%	76.43%
New Jersey	\$245,002	4.14	736	78	60	21.31%	23.77%	82.14%	8.68%	1.15%	0.84%	0.46%	11.13%	163.80%	151.31%
New Mexico	\$167,684	4.26	731	82	64	19.22%	11.29%	74.09%	4.49%	0.69%	0.48%	0.40%	6.05%	75.92%	82.24%
New York	\$237,189	4.25	738	74	65	11.38%	6.97%	43.85%	9.44%	1.21%	0.76%	0.68%	12.09%	172.54%	164.40%
North Carolina	\$178,288	4.13	734	82	54	24.62%	25.99%	94.90%	4.65%	0.74%	0.58%	0.16%	6.13%	90.57%	83.29%
North Dakota	\$186,614	3.90	743	81	51	30.21%	63.77%	116.41%	3.31%	0.52%	0.47%	0.31%	4.61%	89.78%	62.63%
Ohio	\$139,459	4.23	725	85	59	22.68%	25.57%	87.41%	4.53%	0.82%	0.63%	0.32%	6.30%	68.32%	85.63%
Oklahoma	\$146,872	4.24	725	85	58	19.20%	34.54%	74.01%	4.72%	0.83%	0.66%	0.36%	6.57%	60.81%	89.39%
Oregon	\$223,740	4.14	745	77	50	29.77%	18.72%	114.73%	4.01%	0.47%	0.34%	0.12%	4.94%	147.32%	67.16%
Pennsylvania	\$172,942	4.15	735	81	61	19.09%	28.84%	73.55%	5.38%	0.85%	0.62%	0.30%	7.15%	101.58%	97.28%
Rhode Island	\$207,299	4.15	734	81	57	25.41%	23.55%	97.93%	4.90%	0.86%	0.72%	0.32%	6.80%	73.38%	92.47%
South Carolina	\$173,125	4.18	728	83	53	25.35%	25.47%	97.70%	5.29%	0.98%	0.71%	0.29%	7.28%	79.27%	98.99%
South Dakota	\$170,024	3.91	744	82	50	35.46%	47.44%	136.66%	2.73%	0.43%	0.38%	0.20%	3.74%	70.59%	50.87%
Tennessee	\$173,202	4.12	731	82	52	27.03%	26.00%	104.16%	4.64%	0.75%	0.60%	0.09%	6.08%	87.10%	82.66%
Texas	\$183,018	4.21	726	82	51	22.40%	21.12%	86.32%	6.22%	0.99%	0.63%	0.15%	7.99%	113.21%	108.66%
Utah	\$228,100	4.07	736	81	42	41.41%	11.41%	159.61%	4.31%	0.66%	0.51%	0.10%	5.58%	89.88%	75.81%
Vermont	\$184,701	4.17	740	78	60	19.37%	38.32%	74.66%	4.77%	0.83%	0.48%	0.46%	6.54%	82.42%	88.88%
Virginia	\$244,377	4.03	738	81	55	27.74%	26.74%	106.90%	4.63%	0.66%	0.50%	0.11%	5.89%	114.88%	80.12%
Washington	\$248,978	4.11	739	79	48	32.02%	25.65%	123.41%	4.00%	0.52%	0.36%	0.13%	5.01%	139.23%	68.09%
West Virginia	\$147,648	4.23	719	85	62	17.76%	21.93%	68.44%	4.87%	1.01%	0.66%	0.26%	6.81%	44.32%	92.55%
Wisconsin	\$164,452	4.11	737	82	56	30.22%	26.64%	116.46%	3.47%	0.59%	0.51%	0.23%	4.80%	67.63%	65.22%
Wyoming	\$199,498	4.04	735	82	52	28.49%	34.84%	109.79%	3.65%	0.60%	0.48%	0.11%	4.84%	80.22%	65.80%

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