

RATE OF ALTERNATIVE CREDIT USE, BY REGION AND STATE (% OF HOUSEHOLDS)

NORTHEAST	7.36%	SOUTH	13.59%	MIDWEST	12.34%	WEST	10.91%
MAINE	12.67%	ARKANSAS	19.82%	OHIO	16.20%	ALASKA	16.83%
PENNSYLVANIA	8.73%	KENTUCKY	17.77%	MISSOURI	14.72%	MONTANA	16.58%
CONNECTICUT	8.10%	OKLAHOMA	17.47%	INDIANA	13.89%	WASHINGTON	15.69%
RHODE ISLAND	7.97%	TEXAS	16.99%	SOUTH DAKOTA	13.55%	WYOMING	15.32%
VERMONT	7.49%	SOUTH CAROLINA	16.33%	IOWA	13.36%	IDAHO	14.54%
NEW HAMPSHIRE	7.06%	TENNESSEE	15.31%	KANSAS	13.27%	ARIZONA	14.14%
NEW YORK	6.87%	GEORGIA	13.81%	NEBRASKA	13.20%	NEW MEXICO	14.02%
NEW JERSEY	6.37%	MISSISSIPPI	13.07%	MICHIGAN	10.85%	OREGON	12.43%
MASSACHUSETTS	5.87%	NORTH CAROLINA	13.05%	NORTH DAKOTA	10.73%	UTAH	11.56%
		FLORIDA	11.66%	ILLINOIS	9.99%	NEVADA	10.67%
		MARYLAND	10.32%	MINNESOTA	9.88%	COLORADO	9.94%
		LOUISIANA	9.99%	WISCONSIN	9.01%	CALIFORNIA	8.62%
		ALABAMA	9.54%			HAWAII	8.02%
		VIRGINIA	9.19%				
		WEST VIRGINIA	8.38%				
		DISTRICT OF COLUMBIA	8.13%				
		DELAWARE	4.29%				

U.S. NATIONAL AVERAGE: 11.6%