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Estimated Cost of Predatory Lending*
(dollars in millions)

State	Loan Volume	Percent of Total Volume	Estimated Cost of Predatory Lending
AL	$ 11,076.6	0.9	$ 84.1
AK	$ 1,953.7	0.2	$ 14.8
AZ	$ 29,364.4	2.5	$ 223.0
AR	$ 5,617.2	0.5	$ 42.7
CA	$ 245,403.1	20.5	$ 1,863.5
CO	$ 40,234.9	3.4	$ 305.5
CT	$ 17,366.0	1.4	$ 131.9
DE	$ 3,155.8	0.3	$ 24.0
DC	$ 3,280.2	0.3	$ 24.9
FL	$ 69,328.9	5.8	$ 526.5
GA	$ 39,277.5	3.3	$ 298.3
HI	$ 4,884.2	0.4	$ 37.1
ID	$ 4,549.6	0.4	$ 34.5
IL	$ 58,011.2	4.8	$ 440.5
IN	$ 19,547.4	1.6	$ 148.4
IA	$ 6,252.6	0.5	$ 47.5
KS	$ 7,303.6	0.6	$ 55.5
KY	$ 10,489.1	0.9	$ 79.7
LA	$ 9,331.1	0.8	$ 70.9
ME	$ 3,086.4	0.3	$ 23.4
MD	$ 27,468.2	2.3	$ 208.6
MA	$ 34,248.8	2.9	$ 260.1
MI	$ 43,303.7	3.6	$ 328.8
MN	$ 21,786.9	1.8	$ 165.4
MS	$ 5,370.4	0.4	$ 40.8
MO	$ 18,108.8	1.5	$ 137.5
MT	$ 2,254.2	0.2	$ 17.1
NE	$ 4,454.9	0.4	$ 33.8
NV	$ 13,173.9	1.1	$ 100.0
NH	$ 5,306.1	0.4	$ 40.3
NJ	$ 38,867.3	3.2	$ 295.1
NM	$ 5,523.3	0.5	$ 41.9
NY	$ 57,358.1	4.8	$ 435.6
NC	$ 30,574.7	2.6	$ 232.2
ND	$ 839.8	0.1	$ 6.4
OH	$ 39,994.8	3.3	$ 303.7
OK	$ 7,347.0	0.6	$ 55.8
OR	$ 15,611.6	1.3	$ 118.5
PA	$ 31,611.0	2.6	$ 240.0
RI	$ 3,810.3	0.3	$ 28.9
SC	$ 14,107.7	1.2	$ 107.1
SD	$ 1,465.8	0.1	$ 11.1
TN	$ 18,785.5	1.6	$ 142.7
TX	$ 65,564.9	5.5	$ 497.9
UT	$ 11,977.3	1.0	$ 91.0
VT	$ 1,535.3	0.1	$ 11.7
VA	$ 34,854.7	2.9	$ 264.7
WA	$ 32,518.1	2.7	$ 246.9
WV	$ 2,513.0	0.2	$ 19.1
WI	$ 17,233.1	1.4	$ 130.9
WY	$ 1,290.3	0.1	$ 9.8
Total	$1,198,373.0	100.0	$ 9,100.0

* State estimates produced by multiplying the $9.1 billion national estimate by each state's percentage share of total 2000 U.S. loan volume. Loan volume was calculated as the total amount of all year 2000 Home Mortgage Disclosure Act data loans reported as originated or purchased in one of the fifty states or the District of Columbia.

Quantifying the Economic Cost of Predatory Lending; A Report from the Coalition for Responsible