



Federal Milk Market Administrator

U.S. Department of Agriculture

UPPER MIDWEST DAIRY NEWS

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Upper Midwest Marketing Area, Federal Order No. 30

September 2024

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CME Cheddar Barrels Reach All-Time High in September

Cheddar cheese barrels and blocks prices on the Chicago Mercantile Exchange (CME) surged in September, with barrels reaching an all-time high. Nonfat dry milk and whey also saw solid gains above last month, while only the butter price was below the previous month. The CME prices for all commodities were above the prices in September 2023. See the graph below.

The CME barrel price for cheddar cheese on September 17 was \$2.56½ per pound, up 31¢ from August and 84½¢ above last year. Meanwhile, the CME 40-pound block price

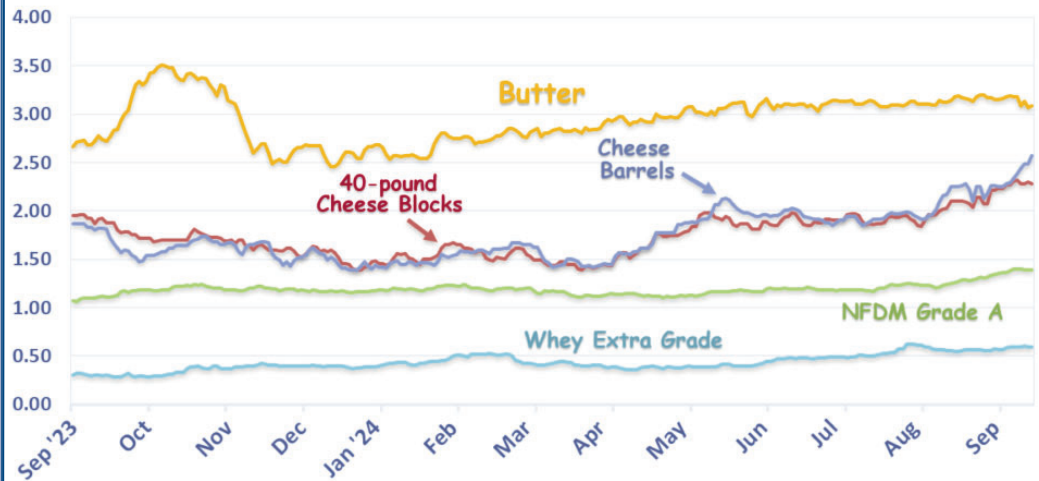
for cheddar cheese was \$2.27¾ per pound, up 17¾¢ from last month, and 39¾¢ above last year.

The CME butter price on September 17 was \$3.08 ½ per pound, down 9½¢ from last month but 31½¢ above last year.

The CME price for NFDM on September 17 was \$1.39¼ per pound, up 13¾¢ from August, and 28¢ above last year.

The CME whey price on September 17 was \$0.59½ per pound, up 4½¢ from last month and 30½¢ above last year.

Chicago Mercantile Exchange - Selected Dairy Commodity Prices*



* Prices depicted are dollars per pound for each day that trading occurred from September 1, 2023 through September 17, 2024.

Upcoming Price Release Dates

September 2024 Prices

Class & Component	10-02-2024
Producer Price Differential	10-11-2024

November 2024 Prices

Advanced Class & Price Factors	10-23-2024
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See Pages 6 and 7 for previously announced prices, including the September and October 2024 Advanced Class Prices and Price Factors.

Pool Summary

- In August, producer milk was 2.6 billion pounds, down 4.1% daily from July and 8.4% below last August.
- Class I use was 158 million pounds, up 3.3% daily from July but 1.2% below last year. In August, Class I use was 6.2% of total producer milk.
- The August 2024 Producer Price Differential (PPD) was \$0.20 per cwt.
- The F.O. 30 Statistical Uniform Price in July was \$20.86 per cwt., up \$0.82 from July, and \$3.51 above last year.
- Market statistics for July and August are shown on Pages 4 and 5.

August 2024 Producer Milk by Class

	Percent	Product Pounds	Price \$/cwt.
Class I	6.2	157,717,134	23.12
Class II	1.1	28,062,235	22.05
Class III	92.1	2,359,340,920	20.66
Class IV	0.6	15,945,316	21.58
Total		2,561,065,605	

2023 Sales of Fluid Milk Products

Sales of fluid milk products (FMP) in the Upper Midwest Order from all sources are shown in Table 1 and are depicted graphically in Figures 1 and 2, with sales in all Federal orders shown in Figure 3 on Page 3.

Upper Midwest Order

During 2023, there were 2.9 billion pounds of fluid milk products sold in the marketing area from all sources. On a monthly basis, 2023 sales ranged from 225 million pounds in July to 262 million pounds in March.

In 2023, sales averaged 244 million pounds per month, down from 247 million pounds in 2022 and 366 million pounds in 2000, as shown in Figure 2. Since 2000, monthly average annual sales peaked at 371.5 million pounds in 2007 and have declined steadily since.

Sales of reduced fat milk (2%) continued to account for the largest share of the market at 34.1% in 2023, followed by lowfat milk (1%), then whole milk, and last was fat free milk (skim) by a fair margin.

Sales of 2% and skim milk declined in this region from 2022 to 2023, while sales of whole milk and 1% increased. The increase in sales of whole milk and 1% milk was not enough to offset the decline in the other two categories, causing a decrease in total sales for the year.

All Orders

Packaged sales of fluid milk products in all marketing areas totaled 39.2 billion pounds for the year. Sales in each of the areas and the percentage they represented are shown in Figure 3 on Page 3.

Product	2023	
	Million Pounds	% of Total
Whole	60.7	24.9
2%	83.0	34.1
1%	75.2	30.9
Skim	24.6	10.1
Total	243.5	

Figure 1
Packaged Sales of FMP in the Upper Midwest Marketing Area from all Sources -- 2023

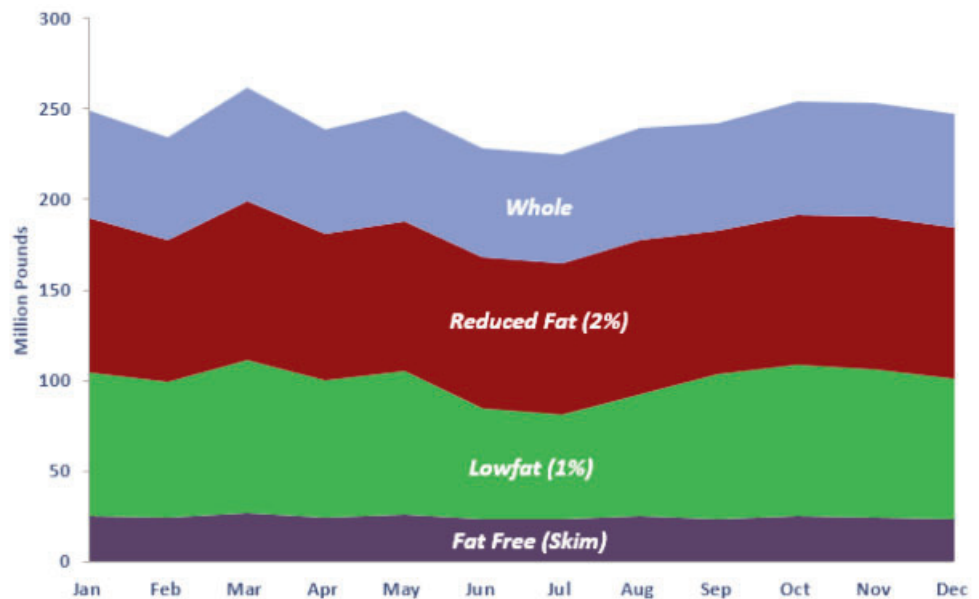


Figure 2
Monthly Average Packaged Sales of FMP in the Upper Midwest Marketing Area from all Sources

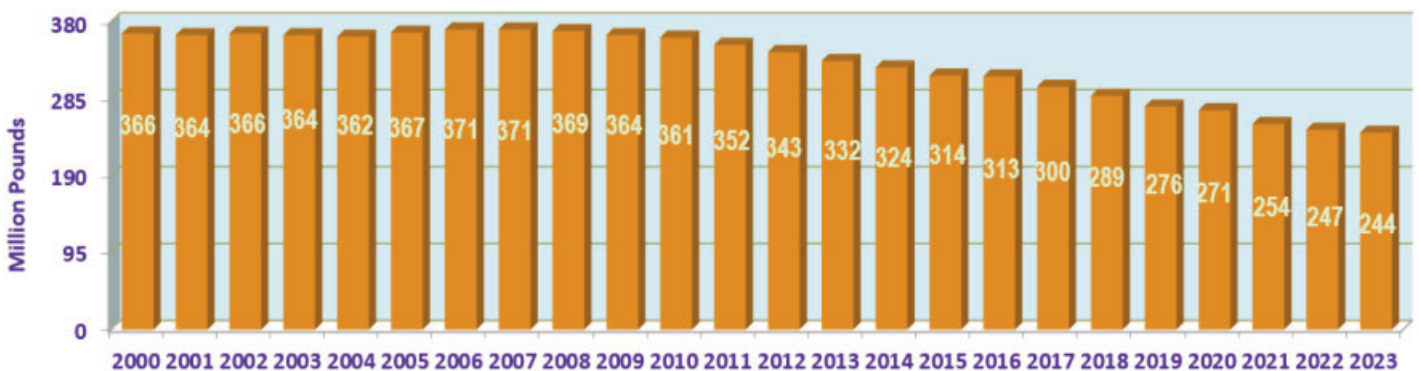
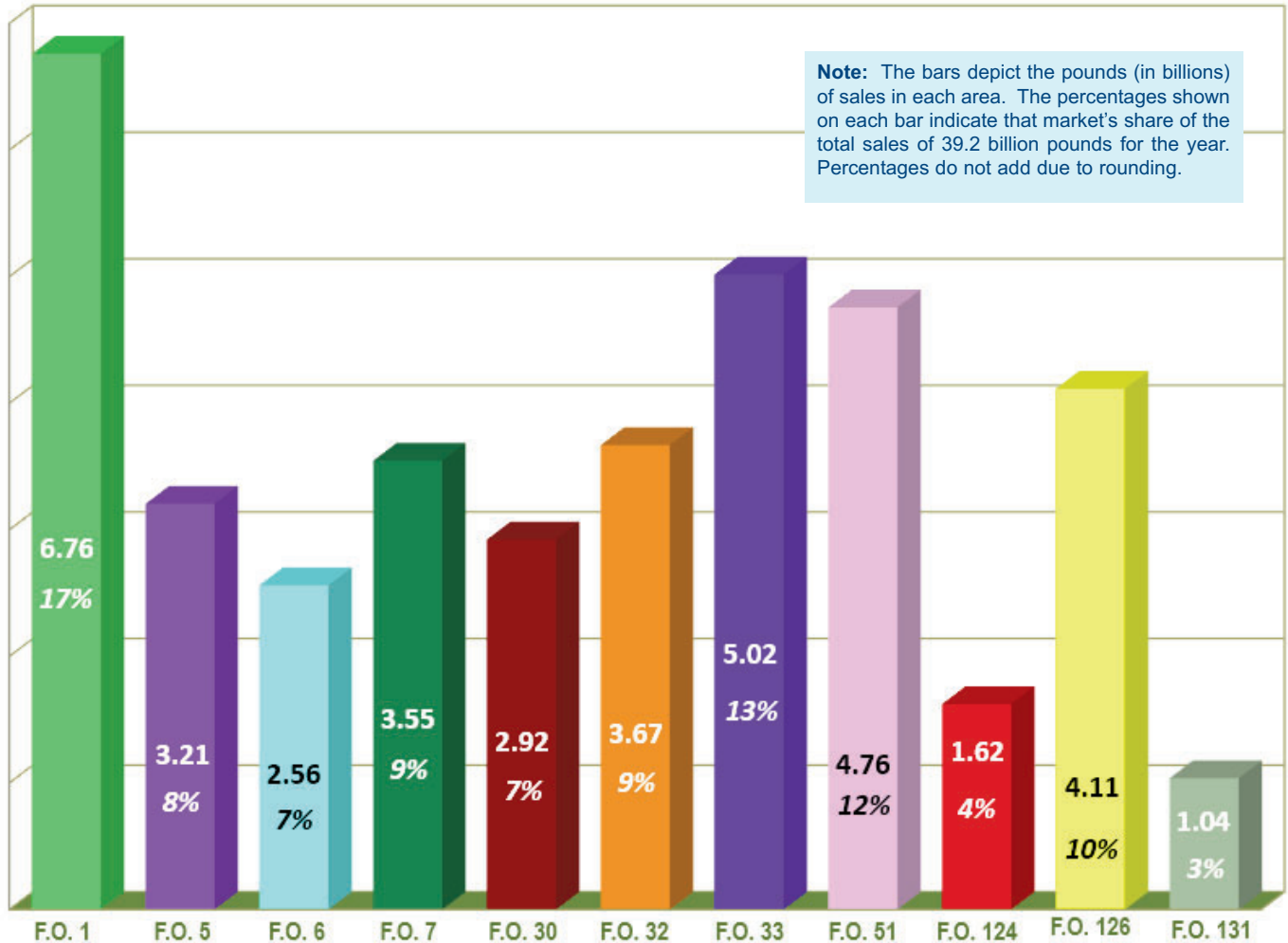


Figure 3
Packaged Sales of FMP from All Sources in Federal Milk
Order Marketing Areas -- 2023 *



Note: The bars depict the pounds (in billions) of sales in each area. The percentages shown on each bar indicate that market's share of the total sales of 39.2 billion pounds for the year. Percentages do not add due to rounding.

* Source: USDA, AMS, Dairy Programs, Market Information. Fluid milk products include: plain, flavored, and organic whole milk; plain, flavored, and organic fat-reduced milk products (2%, 1%, and skim); buttermilk; eggnog; and other miscellaneous fluid milk products. (The Federal orders are identified in the table on Page 8 of this newsletter.)

Rulemaking Update

- **Public Comments – Submitted by September 13, 2024:** <https://www.regulations.gov/document/AMS-DA-23-0031-0002/comment?sortBy=postedDate>
- **Steps of the Rulemaking Process:** <https://www.ams.usda.gov/rules-regulations/moa/dairy/hearings/national-fmmo-pricing-hearing/rulemaking-steps>
- **The Official Recommended Decision:** <https://www.govinfo.gov/content/pkg/FR-2024-07-15/pdf/2024-14769.pdf>
- **National FMMO Pricing Formula Hearing: Notice, Guidelines, Documents:** <https://www.ams.usda.gov/rules-regulations/moa/dairy/hearings/national-fmmo-pricing-hearing>

Computation of Producer Price Differential - August 2024

	Utilization Percentage	Product Pounds	Component Pounds	Rate	Value
Class I					
Differential Value					\$ 2,702,388.12
Product	6.2%	157,717,134			
Skim Milk			154,465,381	\$ 9.08	14,025,456.57
Butterfat			3,251,753	3.5872	11,664,688.35
Class II					
Product	1.1%	28,062,235			
Nonfat Solids			2,137,666	1.1000	2,351,432.60
Butterfat			5,038,131	3.5702	17,987,135.30
Class III					
Product	92.1%	2,359,340,920			
Protein			75,242,608	2.1756	163,697,817.95
Other Solids			137,211,779	0.2959	40,600,965.45
Butterfat			90,262,037	3.5632	321,621,690.21
Class IV					
Product	0.6%	15,945,316			
Nonfat Solids			751,620	1.0484	787,998.40
Butterfat			7,872,466	3.5632	28,051,170.84
SCC Adjustment (Class II, III, and IV)					3,496,432.45
Total Producer Milk *		2,561,065,605			\$ 606,987,176.24
Add:					
Overage					68,491.51
Inventory Reclassified					(38,769.45)
Other Source Milk \$.60(h)					0.00
Other Source Milk \$.60(i)					0.00
Subtract:					
Transportation Credit					9,891.43
Assembly Credit					125,495.65
Credit for Reconstituted FMP					0.00
Producer Milk Protein					176,989,395.97
Producer Milk Other Solids					43,909,197.83
Producer Milk Butterfat					379,211,375.76
Producer Milk SCC Adjustment					3,743,390.37
Total Milk and Value		2,561,065,605			\$ 3,028,151.29
Add:					
Location Adjustment -- Producer and Unregulated Supply Plant Milk					2,013,987.30
One-Half Unobligated Balance Producer Settlement Fund					1,202,015.87
Total Value				0.243811	\$ 6,244,154.46
Subtract: Producer Settlement Fund Reserve				0.043811	1,122,023.25
Producer Price Differential **				\$ 0.20	\$ 5,122,131.21

* An estimated 1.3 billion pounds of milk was not pooled.

** Producer Price Differential is dollars per cwt. at the Base Zone of Cook County, Illinois.

Upper Midwest Pool Statistics - August 2024

Market Class I Differential Rate	Pool Plants	Received at Pool Plants	Diverted to Pool and Nonpool Plants	Total	Location Adjustment to Producers	Class I Differential to Handlers
Cwt.	Number	Pounds	Pounds	Pounds	Value	Pounds Value
\$1.80*	3	13,005,191	145,180,624	158,185,815	\$ 225,402	11,551,333 \$ 192,595
\$1.75	23	57,828,370	1,170,761,189	1,228,589,559	614,295	49,948,111 874,092
\$1.70	22	135,146,572	1,039,143,659	1,174,290,231	1,174,290	96,217,690 1,635,701
Total	48	205,980,133	2,355,085,472	2,561,065,605	\$2,013,987	157,717,134 \$2,702,388

* Includes restricted data from the \$1.65 zones.

Utilization and Classification of Milk

	August 2024		July 2024	August 2023
	Product Pounds	Butterfat Pounds	Product Pounds	Product Pounds
Class I Utilization:				
Packaged Disposition				
Milk	40,242,105	1,335,029	41,703,742	38,864,479
Flavored Milk	4,763,173	161,179	3,286,610	3,352,716
Reduced Fat Milk	56,709,642	1,108,316	54,893,948	57,180,587
Lowfat Milk	27,099,908	257,054	26,337,013	29,713,580
Fat Free Milk	15,155,636	17,791	15,194,752	16,700,934
Flavored Reduced and Fat Free Milk	13,912,898	145,708	9,790,864	13,960,019
Buttermilk	1,722,664	20,077	1,687,378	1,667,621
Total Packaged Disposition	159,606,026	3,045,154	152,894,307	161,439,936
Total Ending Inventory	16,422,166	295,517	15,891,448	18,000,350
Bulk to Nonpool Plants	838,044	115,773	1,228,767	568,676
Shrinkage	1,707,488	203,657	1,837,068	1,555,553
Total Class I Utilization	178,573,724	3,660,101	171,851,590	181,564,515
Other Order Plants	(4,921,792)	(87,616)	(3,758,312)	(6,466,528)
Beginning Inventory	(15,891,448)	(318,085)	(15,405,257)	(15,475,145)
Reused Products	0	0	0	0
Other Source Milk	(42,016)	(1,118)	(31,830)	(103,828)
Overage	0	0	0	(844)
Interhandler Adjustment	(1,334)	(1,529)	(43,672)	132,311
Class I Producer Milk	157,717,134	3,251,753	152,612,519	159,650,481
Class II Utilization:				
Total Class II Utilization	30,969,829	5,207,632	29,290,989	35,850,8208,927
Other Order Plants	(8,927)	(8,927)	(4,907)	(20,023)
Beginning Inventory	(274,939)	(141,115)	(1,483,961)	(2,017,569)
Reused Products	(2,615,202)	(1,567)	(2,857,792)	(3,148,788)
Other Source Milk	(18,201)	(18,201)	(254,325)	(614,855)
Overage	0	0	(8,076)	0
Class II Producer Milk	28,062,235	5,038,131	24,681,928	30,049,585
Class III Utilization:				
Total Class III Utilization	2,367,296,773	90,379,097	2,483,930,295	2,605,657,421
Other Order Plants	(329,858)	(16,043)	(50,982)	(849,565)
Beginning Inventory	(6,165,570)	(35,937)	(6,561,918)	(6,153,554)
Reused Products	0	0	0	0
Other Source Milk	(1,154,731)	(54,535)	(230,136)	(943,669)
Overage	(305,694)	(10,545)	(187,963)	(77,064)
Class III Producer Milk	2,359,340,920	90,262,037	2,476,899,296	2,597,633,569
Class IV Utilization:				
Total Class IV Utilization	178,247,872	14,727,633	187,575,668	151,650,575
Other Order Plants	(805,841)	(24,937)	(675,033)	(1,871,217)
Beginning Inventory	(6,062,711)	(393,717)	(9,073,195)	(5,117,951)
Reused Products	0	0	0	0
Other Source Milk	(155,431,646)	(6,434,888)	(162,400,224)	(135,191,179)
Overage	(2,358)	(1,625)	(54,601)	(8,420)
Class IV Producer Milk	15,945,316	7,872,466	15,372,615	9,461,808
Total Producer Milk -- All Classes	2,561,065,605	106,424,387	2,669,566,358	2,796,795,443

-- Restricted Information

Commodity Prices

Month/Year	Weighted Monthly Average Prices						Weighted Two-Week Average Prices					
	Cheddar Cheese			Nonfat			Cheddar Cheese			Nonfat		
	Blocks	Barrels	Average	Butter	Dry Milk	Dry Whey	Blocks	Barrels	Average	Butter	Dry Milk	Dry Whey
	<i>Dollars per Pound</i>						<i>Dollars per Pound</i>					
Aug 2023	1.8625	1.7764	1.8349	2.6668	1.1374	0.2620	1.8884	1.8045	1.8617	2.6628	1.1374	0.2654
Sep	1.9895	1.8616	1.9366	2.7532	1.1155	0.2954	2.0086	1.8887	1.9610	2.6882	1.1269	0.2914
Oct	1.8044	1.6502	1.7390	3.2387	1.1558	0.3198	1.8479	1.6426	1.7549	3.1827	1.1439	0.3092
Nov	1.7511	1.7034	1.7421	3.0293	1.1860	0.3831	1.7618	1.7068	1.7486	3.0225	1.1868	0.3869
Dec	1.6385	1.5813	1.6234	2.6305	1.1924	0.4168	1.6445	1.5799	1.6248	2.6563	1.2062	0.4184
Jan 2024	1.5260	1.4895	1.5226	2.6294	1.2112	0.4338	1.5205	1.4807	1.5154	2.6517	1.2099	0.4289
Feb	1.6021	1.5586	1.5947	2.7339	1.2125	0.4649	1.6071	1.5663	1.6012	2.7536	1.2242	0.4621
Mar	1.5730	1.6085	1.6082	2.8457	1.1863	0.4788	1.5980	1.6587	1.6475	2.8422	1.1991	0.4842
Apr	1.5170	1.5447	1.5478	2.9220	1.1506	0.4289	1.4873	1.5074	1.5159	2.8927	1.1768	0.4446
May	1.8062	1.8952	1.8706	3.0316	1.1422	0.4108	1.7705	1.8550	1.8305	3.0214	1.1557	0.4091
Jun	1.9154	2.0345	1.9962	3.0983	1.1770	0.4249	1.9075	2.0412	1.9957	3.0862	1.1705	0.4148
Jul	1.9458	1.9635	1.9717	3.1211	1.1930	0.4487	1.9272	1.9758	1.9738	3.1337	1.2007	0.4416
Aug	1.9812	2.0573	2.0399	3.1139	1.2268	0.4864	1.9548	2.0030	1.9985	3.1061	1.2212	0.4848
Sep							2.1394	2.2646	2.2225	3.1745	1.2745	0.5235

Month/Year	Chicago Mercantile Exchange					USDA Dairy Market News				
	Butter	Cheddar Cheese		NFDM	Whey	NFDM Low/Medium Heat		Whey Powder		
	Grade AA	Blocks	Barrels	Grade A	Extra Grade	Central & East	West	Northeast	Central	West
	<i>Dollars per Pound</i>									
Aug 2023	2.6760	1.9752	1.8190	1.1075	0.2703	1.1122	1.1007	0.2647	0.2487	0.3000
Sep	2.8833	1.8549	1.7065	1.1264	0.2990	1.0975	1.1050	0.2929	0.3013	0.3233
Oct	3.3814	1.7216	1.6400	1.2050	0.3438	1.1812	1.1993	0.3322	0.3333	0.3457
Nov	2.7190	1.6279	1.5816	1.1908	0.3964	1.2000	1.2012	0.3949	0.3814	0.3921
Dec	2.5945	1.5111	1.4815	1.1660	0.3908	1.1905	1.1929	0.4091	0.3973	0.4356
Jan 2024	2.6255	1.5173	1.4629	1.1939	0.4264	1.2057	1.1892	0.4164	0.4150	0.4479
Feb	2.7646	1.5768	1.6004	1.2001	0.5016	1.2110	1.2123	0.4700	0.4618	0.4868
Mar	2.8220	1.4538	1.4935	1.1473	0.4155	1.1701	1.1812	0.4577	0.4232	0.4965
Apr	2.9406	1.6063	1.6214	1.1272	0.3792	1.1292	1.1389	0.4082	0.3911	0.4753
May	3.0503	1.8753	1.9744	1.1540	0.3950	1.1523	1.1393	0.3972	0.3851	0.4502
Jun	3.0945	1.8941	1.9516	1.1916	0.4696	1.1924	1.1796	0.4257	0.4262	0.4611
Jul	3.1103	1.9126	1.9239	1.1981	0.5223	1.1960	1.1840	0.4614	0.4645	0.4841
Aug	3.1431	2.0298	2.1235	1.2607	0.5714	1.2319	1.2385	0.5075	0.5183	0.5339

Market Statistics

Month/Year	Distributing Plants	Supply Plants	Coop .9(c) Handlers	Producers	Total Producer Milk	Est. Average Daily Delivery Per Producer	Class I Utilization	Butterfat Test	Protein Test	Other Solids Test	Weighted Average SCC
					Mil. lbs.	Pounds	Percent	Percent	Percent	Percent	
										(000)	
Jun 2023	10	41	9	5,586	2,736	16,329	5.4	4.01	3.13	5.80	177
Jul	10	41	9	5,899	2,791	15,265	5.3	3.99	3.10	5.81	185
Aug	10	42	9	5,658	2,797	15,940	5.7	4.00	3.12	5.80	194
Sep	9	41	9	5,855	2,715	15,455	5.9	4.06	3.18	5.79	189
Oct	9	41	9	5,314	2,662	16,158	6.3	4.22	3.27	5.79	182
Nov	9	41	9	5,326	2,595	16,244	6.5	4.34	3.36	5.78	166
Dec	9	41	9	5,335	2,688	16,254	6.1	4.36	3.34	5.77	159
Jan 2024	9	41	9	5,221	2,629	16,245	6.5	4.37	3.32	5.80	162
Feb	9	41	9	5,226	2,544	16,785	6.0	4.32	3.30	5.79	161
Mar	9	41	9	5,248	2,712	16,673	5.7	4.32	3.29	5.78	159
Apr	9	41	9	5,653	2,701	15,937	6.0	4.29	3.29	5.77	162
May	9	41	9	5,139	2,755	17,290	5.8	4.21	3.23	5.80	168
Jun	10	40	9	4,941	2,570	17,341	5.5	4.16	3.18	5.80	175
Jul	9	38	8		2,670		5.7	4.13	3.16	5.80	191
Aug	9	39	10		2,561		6.2	4.16	3.18	5.79	207

Class Prices

Month/Year	Class I Price Mover			Class I Price at Cook County, IL			Class II Price			
	Butterfat	Skim Milk	3.50%	Butterfat	Skim Milk	3.50%	Butterfat	Nonfat Solids	Skim Milk	3.50%
	<i>lb.</i>	<i>cwt.</i>	<i>cwt.</i>	<i>lb.</i>	<i>cwt.</i>	<i>cwt.</i>	<i>lb.</i>	<i>lb.</i>	<i>cwt.</i>	<i>cwt.</i>
Aug	2.7566	7.22	16.62	2.7746	9.02	18.42	3.0288	1.0722	9.65	19.91
Sep	3.0170	8.64	18.90	3.0350	10.44	20.70	3.1334	1.0378	9.34	19.98
Oct	3.0477	9.12	19.47	3.0657	10.92	21.27	3.7214	1.0278	9.25	21.95
Nov	3.6466	7.24	19.75	3.6646	9.04	21.55	3.4678	1.0444	9.40	21.21
Dec	3.4526	7.95	19.76	3.4706	9.75	21.56	2.9848	1.0867	9.78	19.88
Jan 2024	3.0091	8.24	18.48	3.0271	10.04	20.28	2.9835	1.1056	9.95	20.04
Feb	3.0035	7.75	17.99	3.0215	9.55	19.79	3.1101	1.1100	9.99	20.53
Mar	3.1269	8.14	18.80	3.1449	9.94	20.60	3.2455	1.1233	10.11	21.12
Apr	3.2342	8.15	19.18	3.2522	9.95	20.98	3.3379	1.0989	9.89	21.23
May	3.2954	7.18	18.46	3.3134	8.98	20.26	3.4706	1.0767	9.69	21.50
Jun	3.4512	8.29	20.08	3.4692	10.09	21.88	3.5514	1.0556	9.50	21.60
Jul	3.5297	9.07	21.11	3.5477	10.87	22.91	3.5790	1.0700	9.63	21.82
Aug	3.5872	9.08	21.32	3.6052	10.88	23.12	3.5702	1.1000	9.90	22.05
Sep	3.5538	9.49	21.60	3.5718	11.29	23.40		1.1211	10.09	
Oct	3.6366	10.82	23.17	3.6546	12.62	24.97		1.1733	10.56	

Month/Year	Class III Price					Class IV Price				
	Butterfat	Protein	Other Solids	Skim Milk	3.50%	Butterfat	Nonfat Solids	Skim Milk	3.50%	
	<i>lb.</i>	<i>lb.</i>	<i>lb.</i>	<i>cwt.</i>	<i>cwt.</i>	<i>lb.</i>	<i>lb.</i>	<i>cwt.</i>	<i>cwt.</i>	
Aug 2023	3.0218	2.0851	0.0648	6.85	17.19	3.0218	0.9599	8.64	18.91	
Sep	3.1264	2.3027	0.0992	7.72	18.39	3.1264	0.9382	8.44	19.09	
Oct	3.7144	1.0468	0.1243	3.98	16.84	3.7144	0.9781	8.80	21.49	
Nov	3.4608	1.3238	0.1895	5.22	17.15	3.4608	1.0080	9.07	20.87	
Dec	2.9778	1.4499	0.2242	5.82	16.04	2.9778	1.0144	9.13	19.23	
Jan 2024	2.9765	1.1265	0.2417	4.92	15.17	2.9765	1.0330	9.30	19.39	
Feb	3.1031	1.2255	0.2738	5.41	16.08	3.1031	1.0343	9.31	19.85	
Mar	3.2385	1.1265	0.2881	5.19	16.34	3.2385	1.0083	9.07	20.09	
Apr	3.3309	0.8345	0.2367	3.98	15.50	3.3309	0.9730	8.76	20.11	
May	3.4636	1.7349	0.2181	6.66	18.55	3.4636	0.9647	8.68	20.50	
Jun	3.5444	2.0546	0.2326	7.74	19.87	3.5444	0.9991	8.99	21.08	
Jul	3.5720	1.9466	0.2571	7.55	19.79	3.5720	1.0149	9.13	21.31	
Aug	3.5632	2.1756	0.2959	8.49	20.66	3.5632	1.0484	9.44	21.58	

Producer Prices

Month/Year	Producer Price Differential	Statistical Uniform Price (at 3.50%)	Butterfat Price	Protein Price	Other Solids Price	SCC Adjustment Rate	Producer Mailbox Price (at test)
	<i>\$ per cwt.</i>	<i>\$ per cwt.</i>	<i>\$ per lb.</i>	<i>\$ per lb.</i>	<i>\$ per lb.</i>	<i>\$ per cwt.</i>	<i>\$ per cwt.</i>
Jun 2023	0.36	15.27	2.7605	1.5144	0.1266	0.00079	16.15
Jul	0.41	14.18	2.7986	1.1991	0.0689	0.00074	15.35
Aug	0.16	17.35	3.0218	2.0851	0.0648	0.00092	18.66
Sep	0.21	18.60	3.1264	2.3027	0.0992	0.00097	19.57
Oct	0.44	17.28	3.7144	1.0468	0.1243	0.00087	19.38
Nov	0.33	17.48	3.4608	1.3238	0.1895	0.00087	19.64
Dec	0.36	16.40	2.9778	1.4499	0.2242	0.00081	19.43
Jan 2024	0.42	15.59	2.9765	1.1265	0.2417	0.00076	18.03
Feb	0.32	16.40	3.1031	1.2255	0.2738	0.00080	18.78
Mar	0.36	16.70	3.2385	1.1265	0.2881	0.00080	18.86
Apr	0.45	15.95	3.3309	0.8345	0.2367	0.00077	18.47
May	0.19	18.74	3.4636	1.7349	0.2181	0.00094	21.28
Jun	0.18	20.05	3.5444	2.0546	0.2326	0.00100	21.79
Jul	0.25	20.04	3.5720	1.9466	0.2571	0.00099	
Aug	0.20	20.86	3.5632	2.1756	0.2959	0.00102	

Summary of Federal Order Data - August 2024

Federal Order Number / Name	Producer Deliveries	Class I Producer Receipts	Class I Utilization	Class I Price	Producer Price Differential	Uniform or Statistical Uniform Price at 3.5% Butterfat		
						FOB Market	FOB Cook Cty. Illinois	Change From Previous Year
	Thousand Pounds		Percent		Dollars per Cwt.	Dollars per Cwt.		
1 Northeast	2,273,105	640,214	28.2	\$ 24.57	\$1.98	\$ 22.64	\$ 21.19	\$3.21
5 Appalachian	436,255	318,431	73.0	24.72	n/a	23.98	22.38	3.85
6 Florida	213,037	174,894	82.1	26.72	n/a	25.81	22.21	3.97
7 Southeast	278,823	220,935	79.2	25.12	n/a	24.57	22.57	3.90
30 Upper Midwest	2,561,066	157,717	6.2	23.12	0.20	20.86	20.86	3.51
32 Central	1,200,357	355,464	29.6	23.32	0.68	21.34	21.14	3.47
33 Mideast	1,595,892	593,369	37.2	23.32	1.06	21.72	21.52	3.65
51 California	2,212,647	397,276	18.0	23.42	0.84	21.50	21.20	3.54
124 Pacific Northwest	615,421	125,989	20.5	23.22	0.71	21.37	21.27	3.40
126 Southwest	1,182,416	331,851	28.1	24.32	1.41	22.07	20.87	3.55
131 Arizona	392,078	137,381	35.0	23.67	n/a	22.14	21.59	3.52
All Market Average or Total *	12,961,096	3,453,521	26.6					

n/a = Not applicable.

* May not add due to rounding.

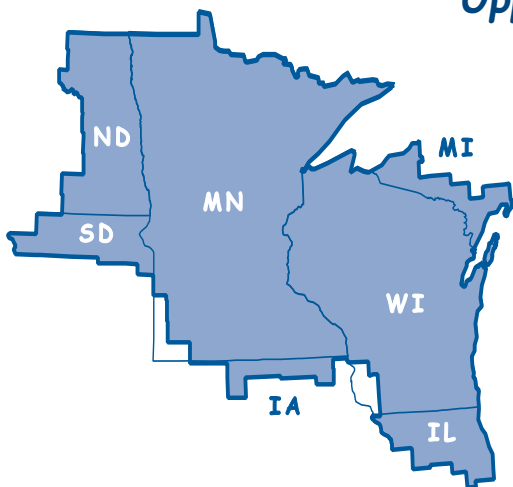
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