

Banked Households That Used AFS in the Last Year

By State

Geography	Year	Year	Year	Year	Year	Year	Estimated Difference
	2009	2009	2009	2011	2011	2011	
	All Households	Banked AFS Users ^a		All Households	Banked AFS Users ^a		
	Numbers (1000s)	Numbers (1000s)	Pct of Row	Numbers (1000s)	Numbers (1000s)	Pct of Row	
All Households	119,001	20,759	17.4	120,408	22,031	18.3	0.9
Midwest	26,601	4,367	16.4	26,900	4,464	16.6	0.2
Illinois	4,915	734	14.9	4,956	753	15.2	0.3
Indiana	2,445	400	16.4	2,560	467	18.2	1.9
Iowa	1,231	196	15.9	1,244	199	16.0	0.1
Kansas	1,149	197	17.1	1,136	210	18.5	1.4
Michigan	3,971	646	16.3	3,969	664	16.7	0.5
Minnesota	2,135	231	10.8	2,163	252	11.7	0.8
Missouri	2,487	460	18.5	2,490	500	20.1	1.6
Nebraska	710	100	14.1	734	122	16.6	2.5
North Dakota	277	51	18.6	283	50	17.6	-1.0
Ohio	4,621	939	20.3	4,719	875	18.5	-1.8
South Dakota	332	52	15.7	329	68	20.6	4.9 *
Wisconsin	2,329	360	15.4	2,316	303	13.1	-2.3
Northeast	21,689	3,387	15.6	21,784	3,498	16.1	0.4
Connecticut	1,383	188	13.6	1,365	174	12.7	-0.9
Maine	551	97	17.6	546	97	17.8	0.3
Massachusetts	2,655	292	11.0	2,614	321	12.3	1.3
New Hampshire	527	61	11.5	526	58	11.1	-0.4
New Jersey	3,143	348	11.1	3,202	517	16.2	5.1 *
New York	7,778	1,468	18.9	7,677	1,328	17.3	-1.6
Pennsylvania	4,972	853	17.2	5,161	890	17.2	0.1
Rhode Island	424	49	11.6	423	67	15.9	4.4 *
Vermont	257	30	11.9	269	45	16.6	4.8 *
South	44,081	8,778	19.9	44,920	9,670	21.5	1.6 *
Alabama	1,916	379	19.8	1,889	533	28.2	8.4 *
Arkansas	1,140	232	20.4	1,142	310	27.2	6.8 *
Delaware	342	50	14.6	346	50	14.4	-0.2
District of Columbia	302	73	24.1	281	56	19.9	-4.2 *
Florida	7,607	1,261	16.6	7,801	1,465	18.8	2.2
Georgia	3,763	718	19.1	3,834	947	24.7	5.6 *
Kentucky	1,756	402	22.9	1,819	379	20.9	-2.0
Louisiana	1,764	391	22.1	1,816	478	26.3	4.2
Maryland	2,167	421	19.4	2,170	417	19.2	-0.2
Mississippi	1,126	290	25.7	1,143	264	23.1	-2.7
North Carolina	3,747	710	18.9	3,878	790	20.4	1.4
Oklahoma	1,453	310	21.3	1,503	325	21.6	0.3
South Carolina	1,791	421	23.5	1,787	349	19.5	-4.0
Tennessee	2,530	417	16.5	2,605	449	17.2	0.7
Texas	8,912	2,090	23.5	9,136	2,260	24.7	1.3
Virginia	3,008	463	15.4	3,008	455	15.1	-0.2
West Virginia	757	151	19.9	762	143	18.8	-1.2
West	26,630	4,228	15.9	26,804	4,399	16.4	0.5
Alaska	251	61	24.2	276	52	18.7	-5.4 *
Arizona	2,634	433	16.4	2,622	485	18.5	2.1
California	13,194	1,963	14.9	13,191	1,924	14.6	-0.3
Colorado	2,006	308	15.4	1,974	289	14.7	-0.7
Hawaii	443	61	13.7	443	76	17.1	3.4
Idaho	569	107	18.9	589	103	17.4	-1.4
Montana	423	81	19.2	426	90	21.3	2.1
Nevada	991	203	20.5	1,035	293	28.3	7.8 *
New Mexico	779	167	21.5	816	184	22.5	1.1
Oregon	1,560	228	14.6	1,522	192	12.6	-2.1
Utah	904	131	14.4	926	172	18.6	4.2
Washington	2,651	446	16.8	2,748	490	17.8	1.0

Wyoming	224	38	16.8	236	49	20.6	3.8
---------	-----	----	------	-----	----	------	-----

Notes:

^a For comparability purposes, the estimates include households that have an account, but used non-bank check cashing, non-bank money orders, payday loans, rent-to-own, and pawn shops in the last year. The estimates exclude non-bank remittances and refund anticipation loans because the 2009 survey did not ask about non-bank remittances and asked about the use of refund anticipation loans in the last five years as opposed to the last year.

* Indicates differences that are statistically significant at the 10% level.

Figures do not always reconcile to totals because of rounding.

Data revised September 2012. Refer to 2009 and 2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes ([link](#)) for terms, definitions, and methodological discussion. Differences within groups may or may not be statistically significant.

[2009 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)

[2011 FDIC National Survey of Unbanked and Underbanked Households and Technical Notes](#)