

Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

All Household's Use of Transaction and Credit Products in the Last Year

By State

Geography	All U.S. Households	All U.S. Households	Use of AFS by Type of AFS used in the Last Year	Use of AFS by Type of AFS used in the Last Year	Use of AFS by Type of AFS used in the Last Year	Use of AFS by Type of AFS used in the Last Year	Use of AFS by Type of AFS used in the Last Year	Use of AFS by Type of AFS used in the Last Year	Use of AFS by Type of AFS used in the Last Year	Use of AFS by Type of AFS used in the Last Year	Use of AFS by Type of AFS used in the Last Year	Use of AFS by Type of AFS used in the Last Year
			Transaction Products Only	Transaction Products Only	Transaction and Credit	Transaction and Credit	Credit Only	Credit Only	Did Not Use Any AFS in the Last Year	Did Not Use Any AFS in the Last Year	Unknown	Unknown
	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All U.S. Households	120,408	100.0	22,842	19.0	4,645	3.9	2,542	2.1	85,741	71.2	4,638	3.9
Alabama	1,889	100.0	470	24.9	129	6.8	68	3.6	1,163	61.6	60	3.2
Alaska	276	100.0	45	16.4	12	4.3	6	2.1	201	72.8	12	4.4
Arizona	2,622	100.0	542	20.7	128	4.9	56	2.1	1,836	70.0	60	2.3
Arkansas	1,142	100.0	306	26.8	68	6.0	33	2.9	700	61.3	34	3.0
California	13,191	100.0	2,418	18.3	396	3.0	167	1.3	9,643	73.1	567	4.3
Colorado	1,974	100.0	257	13.0	69	3.5	54	2.8	1,542	78.1	51	2.6
Connecticut	1,365	100.0	185	13.5	22	1.6	27	2.0	1,096	80.3	35	2.6
Delaware	346	100.0	57	16.4	6	1.8	4	1.3	267	77.3	11	3.2
District of Columbia	281	100.0	74	26.2	5	1.7	3	1.0	189	67.2	11	3.9
Florida	7,801	100.0	1,504	19.3	290	3.7	159	2.0	5,475	70.2	373	4.8
Georgia	3,834	100.0	937	24.5	220	5.7	123	3.2	2,380	62.1	173	4.5
Hawaii	443	100.0	82	18.5	8	1.8	6	1.3	319	72.1	28	6.3
Idaho	589	100.0	85	14.4	32	5.4	14	2.4	442	75.0	17	2.8
Illinois	4,956	100.0	906	18.3	122	2.5	82	1.6	3,646	73.6	201	4.0
Indiana	2,560	100.0	437	17.1	92	3.6	81	3.2	1,880	73.4	69	2.7
Iowa	1,244	100.0	181	14.6	38	3.0	27	2.2	948	76.2	50	4.0
Kansas	1,136	100.0	182	16.0	74	6.5	32	2.8	823	72.4	25	2.2
Kentucky	1,819	100.0	366	20.1	88	4.8	55	3.0	1,275	70.1	35	1.9
Louisiana	1,816	100.0	504	27.8	66	3.7	37	2.0	1,130	62.2	79	4.4
Maine	546	100.0	77	14.1	24	4.3	17	3.2	417	76.4	11	2.0
Maryland	2,170	100.0	461	21.2	52	2.4	30	1.4	1,560	71.9	66	3.1
Massachusetts	2,614	100.0	362	13.9	50	1.9	35	1.4	2,074	79.3	93	3.6
Michigan	3,969	100.0	674	17.0	123	3.1	61	1.5	2,913	73.4	198	5.0
Minnesota	2,163	100.0	247	11.4	23	1.0	40	1.9	1,801	83.2	52	2.4
Mississippi	1,143	100.0	288	25.2	68	6.0	17	1.5	752	65.8	18	1.6
Missouri	2,490	100.0	500	20.1	94	3.8	68	2.7	1,746	70.1	82	3.3
Montana	426	100.0	64	15.0	24	5.6	18	4.1	309	72.5	12	2.8
Nebraska	734	100.0	116	15.8	16	2.1	17	2.4	565	77.0	20	2.7
Nevada	1,035	100.0	243	23.4	82	7.9	41	4.0	616	59.6	53	5.1
New Hampshire	526	100.0	57	10.8	8	1.5	5	1.0	442	84.1	14	2.6
New Jersey	3,202	100.0	670	20.9	73	2.3	22	0.7	2,353	73.5	85	2.7
New Mexico	816	100.0	190	23.3	38	4.7	12	1.5	540	66.2	35	4.3
New York	7,677	100.0	1,719	22.4	142	1.8	43	0.6	5,400	70.3	373	4.9
North Carolina	3,878	100.0	817	21.1	155	4.0	63	1.6	2,703	69.7	140	3.6
North Dakota	283	100.0	43	15.1	10	3.4	7	2.3	217	76.7	7	2.4
Ohio	4,719	100.0	784	16.6	190	4.0	140	3.0	3,315	70.2	290	6.1
Oklahoma	1,503	100.0	315	21.0	102	6.8	49	3.3	971	64.6	65	4.4
Oregon	1,522	100.0	189	12.4	49	3.2	25	1.6	1,206	79.2	54	3.5
Pennsylvania	5,161	100.0	861	16.7	177	3.4	60	1.2	3,882	75.2	181	3.5
Rhode Island	423	100.0	66	15.7	13	3.1	9	2.0	317	74.9	18	4.3
South Carolina	1,787	100.0	357	20.0	72	4.0	44	2.5	1,263	70.7	51	2.9
South Dakota	329	100.0	54	16.5	18	5.3	12	3.6	238	72.3	7	2.3
Tennessee	2,605	100.0	442	17.0	150	5.7	92	3.5	1,859	71.4	62	2.4
Texas	9,136	100.0	2,262	24.8	699	7.7	300	3.3	5,615	61.5	260	2.8
Utah	926	100.0	147	15.9	27	2.9	35	3.8	703	75.9	14	1.5
Vermont	269	100.0	42	15.7	4	1.6	6	2.1	210	78.0	7	2.6
Virginia	3,008	100.0	379	12.6	111	3.7	65	2.2	2,217	73.7	236	7.9
Washington	2,748	100.0	396	14.4	90	3.3	113	4.1	2,039	74.2	110	4.0
West Virginia	762	100.0	144	18.8	27	3.5	21	2.8	528	69.2	43	5.7
Wisconsin	2,316	100.0	296	12.8	56	2.4	35	1.5	1,847	79.8	82	3.5
Wyoming	236	100.0	41	17.4	13	5.6	5	2.3	169	71.5	7	3.2

Notes:

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Differences between groups may or may not be statistically significant.

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

[2011 Technical Notes](#)