

All Households' Use of Transaction and Credit Products

By State

Geography	All U.S. Households	All U.S. Households	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used	Types of AFS Ever Used
			Transaction and Credit Products	Transaction and Credit Products	Transaction Products Only	Transaction Products Only	Credit Products Only	Credit Products Only	Never Used AFS	Never Used AFS	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	12,607	10.5	33,778	28.1	4,439	3.7	65,335	54.3	4,248	3.5
Alabama	1,889	100.0	261	13.8	748	39.6	101	5.3	720	38.1	60	3.2
Alaska	276	100.0	37	13.3	65	23.5	11	4.1	152	55.1	11	4.0
Arizona	2,622	100.0	315	12.0	773	29.5	92	3.5	1,392	53.1	49	1.9
Arkansas	1,142	100.0	175	15.4	418	36.6	71	6.2	448	39.2	30	2.6
California	13,191	100.0	1,091	8.3	3,470	26.3	369	2.8	7,722	58.5	540	4.1
Colorado	1,974	100.0	238	12.1	487	24.7	108	5.4	1,096	55.5	46	2.3
Connecticut	1,365	100.0	82	6.0	291	21.3	42	3.1	916	67.1	34	2.5
Delaware	346	100.0	21	6.0	88	25.4	8	2.3	219	63.4	10	3.0
District of Columbia	281	100.0	20	7.0	99	35.2	4	1.3	148	52.6	11	3.9
Florida	7,801	100.0	715	9.2	2,203	28.2	296	3.8	4,215	54.0	373	4.8
Georgia	3,834	100.0	579	15.1	1,240	32.3	172	4.5	1,694	44.2	150	3.9
Hawaii	443	100.0	43	9.8	110	24.8	13	2.9	251	56.7	26	5.8
Idaho	589	100.0	77	13.0	148	25.1	27	4.5	326	55.3	12	2.1
Illinois	4,956	100.0	416	8.4	1,339	27.0	184	3.7	2,828	57.1	190	3.8
Indiana	2,560	100.0	244	9.5	681	26.6	115	4.5	1,457	56.9	63	2.4
Iowa	1,244	100.0	106	8.5	268	21.5	52	4.2	769	61.8	49	4.0
Kansas	1,136	100.0	169	14.9	268	23.6	52	4.6	622	54.8	24	2.1
Kentucky	1,819	100.0	241	13.3	513	28.2	86	4.7	944	51.9	35	1.9
Louisiana	1,816	100.0	247	13.6	630	34.7	50	2.7	817	45.0	72	4.0
Maine	546	100.0	68	12.4	134	24.5	36	6.5	300	55.0	9	1.6
Maryland	2,170	100.0	141	6.5	692	31.9	51	2.4	1,229	56.6	57	2.6
Massachusetts	2,614	100.0	149	5.7	598	22.9	71	2.7	1,708	65.3	89	3.4
Michigan	3,969	100.0	361	9.1	1,086	27.4	149	3.8	2,209	55.7	164	4.1
Minnesota	2,163	100.0	104	4.8	435	20.1	76	3.5	1,498	69.3	51	2.3
Mississippi	1,143	100.0	162	14.2	385	33.6	39	3.4	540	47.2	18	1.6
Missouri	2,490	100.0	350	14.0	698	28.0	116	4.7	1,251	50.3	75	3.0
Montana	426	100.0	61	14.3	107	25.1	29	6.7	222	52.1	7	1.7
Nebraska	734	100.0	56	7.7	183	24.9	32	4.4	444	60.5	18	2.5
Nevada	1,035	100.0	180	17.4	302	29.2	39	3.7	468	45.2	47	4.5
New Hampshire	526	100.0	28	5.3	119	22.6	14	2.6	353	67.1	12	2.3
New Jersey	3,202	100.0	208	6.5	1,194	37.3	48	1.5	1,692	52.8	60	1.9
New Mexico	816	100.0	100	12.2	268	32.9	15	1.8	403	49.4	30	3.7
New York	7,677	100.0	503	6.5	2,489	32.4	113	1.5	4,213	54.9	359	4.7
North Carolina	3,878	100.0	432	11.1	1,042	26.9	139	3.6	2,134	55.0	132	3.4
North Dakota	283	100.0	25	8.8	66	23.2	11	4.1	175	61.8	6	2.2
Ohio	4,719	100.0	590	12.5	1,222	25.9	230	4.9	2,412	51.1	264	5.6
Oklahoma	1,503	100.0	226	15.1	428	28.5	86	5.7	706	47.0	56	3.7
Oregon	1,522	100.0	166	10.9	372	24.5	66	4.4	871	57.2	46	3.0
Pennsylvania	5,161	100.0	497	9.6	1,477	28.6	109	2.1	2,902	56.2	176	3.4
Rhode Island	423	100.0	30	7.2	114	26.8	12	2.8	250	59.0	18	4.2
South Carolina	1,787	100.0	252	14.1	552	30.9	54	3.0	887	49.6	41	2.3
South Dakota	329	100.0	46	14.0	84	25.4	16	5.0	177	53.8	6	1.9
Tennessee	2,605	100.0	333	12.8	654	25.1	104	4.0	1,459	56.0	54	2.1
Texas	9,136	100.0	1,504	16.5	2,769	30.3	477	5.2	4,157	45.5	228	2.5
Utah	926	100.0	93	10.0	222	24.0	47	5.0	555	59.9	10	1.1
Vermont	269	100.0	18	6.7	78	29.1	6	2.4	160	59.5	6	2.2
Virginia	3,008	100.0	237	7.9	643	21.4	114	3.8	1,783	59.3	231	7.7
Washington	2,748	100.0	337	12.2	680	24.7	173	6.3	1,475	53.7	84	3.1
West Virginia	762	100.0	94	12.3	253	33.2	32	4.2	347	45.6	36	4.7
Wisconsin	2,316	100.0	143	6.2	537	23.2	75	3.2	1,496	64.6	66	2.9
Wyoming	236	100.0	39	16.4	58	24.7	9	3.8	123	52.1	7	3.0

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](#)