

ECONOMICINCLUSION.GOV



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

All Households' Use of AFS in the Last Year By State

Geography	All Households	All Households	Ever Used An AFS	Ever Used An AFS	Ever Used An AFS	Ever Used An AFS	Ever Used An AFS	Ever Used An AFS	Memo Items	Memo Items	Memo Items	Memo Items	Memo Items	Memo Items	Memo Items	Memo Items
			Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Ever Used Transaction AFS	Ever Used Transaction AFS	Used Transaction AFS in the Last Year	Used Transaction AFS in the Last Year	Ever Used Credit AFS	Ever Used Credit AFS	Used Credit AFS in the Last Year	Used Credit AFS in the Last Year
	Households (1000s)	Row Pct	Households (1000s)	Row Pct	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 Households	120,408	100.0	51,611	42.9	65,335	54.3	3,461	2.9	47,109	39.1	28,011	23.3	17,109	14.2	7,243	6.0
Alabama	1,889	100.0	1,116	59.1	720	38.1	53	2.8	1,012	53.6	599	31.7	365	19.3	200	10.6
Alaska	276	100.0	114	41.1	152	55.1	10	3.8	102	36.8	58	21.0	49	17.6	18	6.5
Arizona	2,622	100.0	1,189	45.4	1,392	53.1	41	1.6	1,097	41.8	678	25.9	408	15.6	184	7.0
Arkansas	1,142	100.0	664	58.1	448	39.2	30	2.6	593	51.9	374	32.8	246	21.5	101	8.9
California	13,191	100.0	5,047	38.3	7,722	58.5	422	3.2	4,674	35.4	2,885	21.9	1,463	11.1	567	4.3
Colorado	1,974	100.0	843	42.7	1,096	55.5	35	1.8	735	37.3	334	16.9	346	17.5	125	6.3
Connecticut	1,365	100.0	419	30.7	916	67.1	30	2.2	377	27.6	211	15.5	124	9.1	49	3.6
Delaware	346	100.0	119	34.5	219	63.4	7	2.2	111	32.2	64	18.6	29	8.3	11	3.1
District of Columbia	281	100.0	123	43.9	148	52.6	10	3.5	120	42.5	79	28.2	23	8.3	8	2.7
Florida	7,801	100.0	3,295	42.2	4,215	54.0	291	3.7	2,984	38.3	1,844	23.6	1,026	13.2	454	5.8
Georgia	3,834	100.0	2,028	52.9	1,694	44.2	112	2.9	1,856	48.4	1,184	30.9	750	19.6	349	9.1
Hawaii	443	100.0	168	38.0	251	56.7	23	5.3	155	34.9	90	20.3	57	12.8	14	3.1
Idaho	589	100.0	254	43.0	326	55.3	10	1.6	226	38.3	119	20.2	104	17.7	47	8.0
Illinois	4,956	100.0	1,966	39.7	2,828	57.1	162	3.3	1,782	36.0	1,042	21.0	599	12.1	204	4.1
Indiana	2,560	100.0	1,046	40.8	1,457	56.9	57	2.2	931	36.4	535	20.9	359	14.0	174	6.8
Iowa	1,244	100.0	437	35.1	769	61.8	38	3.1	384	30.9	223	17.9	158	12.7	65	5.2
Kansas	1,136	100.0	496	43.6	622	54.8	18	1.6	442	38.9	261	22.9	223	19.6	106	9.3
Kentucky	1,819	100.0	851	46.8	944	51.9	25	1.4	765	42.0	457	25.1	328	18.0	143	7.9
Louisiana	1,816	100.0	935	51.5	817	45.0	64	3.5	881	48.5	579	31.9	300	16.5	103	5.7
Maine	546	100.0	239	43.8	300	55.0	7	1.3	203	37.1	101	18.5	104	19.0	41	7.5
Maryland	2,170	100.0	885	40.8	1,229	56.6	55	2.5	832	38.3	513	23.7	194	8.9	82	3.8
Massachusetts	2,614	100.0	817	31.3	1,708	65.3	89	3.4	746	28.5	412	15.8	220	8.4	85	3.3
Michigan	3,969	100.0	1,631	41.1	2,209	55.7	129	3.2	1,481	37.3	825	20.8	510	12.8	184	4.6
Minnesota	2,163	100.0	623	28.8	1,498	69.3	42	2.0	546	25.2	277	12.8	181	8.4	63	2.9
Mississippi	1,143	100.0	593	51.9	540	47.2	10	0.9	554	48.5	359	31.4	201	17.6	85	7.5
Missouri	2,490	100.0	1,190	47.8	1,251	50.3	49	2.0	1,070	43.0	611	24.5	469	18.8	163	6.5
Montana	426	100.0	198	46.5	222	52.1	6	1.4	169	39.7	91	21.3	90	21.1	41	9.7
Nebraska	734	100.0	272	37.1	444	60.5	18	2.4	240	32.7	132	18.1	88	12.0	33	4.5
Nevada	1,035	100.0	533	51.5	468	45.2	35	3.4	494	47.7	334	32.2	218	21.1	123	11.9
New Hampshire	526	100.0	162	30.8	353	67.1	11	2.1	148	28.2	66	12.6	42	7.9	13	2.5
New Jersey	3,202	100.0	1,471	45.9	1,692	52.8	40	1.2	1,423	44.4	751	23.5	257	8.0	94	2.9
New Mexico	816	100.0	383	46.9	403	49.4	30	3.7	368	45.1	228	28.0	114	14.0	50	6.2
New York	7,677	100.0	3,169	41.3	4,213	54.9	294	3.8	3,057	39.8	1,905	24.8	615	8.0	189	2.5
North Carolina	3,878	100.0	1,634	42.1	2,134	55.0	111	2.9	1,495	38.5	990	25.5	570	14.7	218	5.6
North Dakota	283	100.0	103	36.4	175	61.8	5	1.8	91	32.3	53	18.6	36	12.9	16	5.8
Ohio	4,719	100.0	2,062	43.7	2,412	51.1	244	5.2	1,829	38.8	988	20.9	823	17.4	333	7.1
Oklahoma	1,503	100.0	756	50.3	706	47.0	40	2.7	670	44.6	426	28.4	312	20.8	151	10.0
Oregon	1,522	100.0	614	40.4	871	57.2	37	2.4	545	35.8	243	16.0	235	15.5	77	5.0
Pennsylvania	5,161	100.0	2,114	40.9	2,902	56.2	146	2.8	2,004	38.8	1,055	20.4	606	11.7	237	4.6
Rhode Island	423	100.0	158	37.4	250	59.0	15	3.6	146	34.6	81	19.2	42	10.0	22	5.1
South Carolina	1,787	100.0	864	48.4	887	49.6	36	2.0	810	45.3	434	24.3	307	17.2	116	6.5
South Dakota	329	100.0	146	44.3	177	53.8	6	1.9	130	39.4	72	21.8	62	19.0	30	9.1
Tennessee	2,605	100.0	1,114	42.8	1,459	56.0	31	1.2	1,006	38.6	614	23.6	442	17.0	250	9.6
Texas	9,136	100.0	4,786	52.4	4,157	45.5	193	2.1	4,305	47.1	2,985	32.7	1,985	21.7	1,007	11.0
Utah	926	100.0	366	39.5	555	59.9	6	0.6	315	34.0	174	18.8	144	15.5	64	6.9
Vermont	269	100.0	104	38.6	160	59.5	5	1.8	97	36.1	47	17.5	25	9.3	10	3.8
Virginia	3,008	100.0	1,056	35.1	1,783	59.3	169	5.6	934	31.1	534	17.8	358	11.9	179	6.0
Washington	2,748	100.0	1,202	43.7	1,475	53.7	72	2.6	1,029	37.4	499	18.2	510	18.5	207	7.5
West Virginia	762	100.0	382	50.1	347	45.6	33	4.3	350	45.9	173	22.8	126	16.5	48	6.3
Wisconsin	2,316	100.0	770	33.2	1,496	64.6	51	2.2	695	30.0	367	15.8	218	9.4	91	3.9
Wyoming	236	100.0	107	45.2	123	52.1	6	2.7	98	41.3	55	23.3	48	20.2	19	7.9

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](#)