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



Timing of Households' Use of Non-Bank Money Orders By State

Geography	All U.S. Households		Timing of Non-Bank Money Order Use ^a	Timing of Non-Bank Money Order Use ^a	Timing of Non-Bank Money Order Use ^a	Timing of Non-Bank Money Order Use ^a	Timing of Non-Bank Money Order Use ^a	Timing of Non-Bank Money Order Use ^a	Timing of Non-Bank Money Order Use ^a	Timing of Non-Bank Money Order Use ^a	Timing of Non-Bank Money Order Use ^a	Timing of Non-Bank Money Order Use ^a	Memo Items	Memo Items	Memo Items	Memo Items
	Households (1000s)	Row Pct	In Last 30 Days	In Last 30 Days	In Last 2-12 Months	In Last 2-12 Months	Not in the Last 12 Months	Not in the Last 12 Months	Never Used	Never Used	Unknown	Unknown	Non-Bank Money Order Use in the Last Year	Non-Bank Money Order Use in the Last Year	Ever Used Non-Bank Money Order	Ever Used Non-Bank Money Order
			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 U.S. Households	120,408	100.0	9,952	8.3	12,127	10.1	17,592	14.6	77,817	64.6	2,920	2.4	22,079	18.3	39,671	32.9
Alabama	1,889	100.0	186	9.9	324	17.2	344	18.2	1,003	53.1	31	1.6	511	27.0	855	45.3
Alaska	276	100.0	16	5.7	27	9.8	42	15.4	182	65.8	9	3.3	43	15.6	85	30.9
Arizona	2,622	100.0	244	9.3	292	11.1	407	15.5	1,638	62.5	41	1.6	536	20.4	943	36.0
Arkansas	1,142	100.0	144	12.6	154	13.5	182	15.9	637	55.8	25	2.2	299	26.1	480	42.1
California	13,191	100.0	1,087	8.2	913	6.9	1,600	12.1	9,252	70.1	339	2.6	2,000	15.2	3,600	27.3
Colorado	1,974	100.0	96	4.9	160	8.1	367	18.6	1,317	66.7	33	1.7	256	13.0	623	31.6
Connecticut	1,365	100.0	54	4.0	97	7.1	155	11.4	1,040	76.2	19	1.4	151	11.1	306	22.4
Delaware	346	100.0	23	6.6	33	9.7	46	13.2	236	68.4	7	2.1	56	16.3	102	29.5
District of Columbia	281	100.0	37	13.0	30	10.7	38	13.4	167	59.6	9	3.3	67	23.8	104	37.2
Florida	7,801	100.0	579	7.4	849	10.9	1,079	13.8	5,047	64.7	247	3.2	1,428	18.3	2,507	32.1
Georgia	3,834	100.0	519	13.5	487	12.7	665	17.3	2,066	53.9	96	2.5	1,007	26.3	1,672	43.6
Hawaii	443	100.0	15	3.5	43	9.8	76	17.3	291	65.7	17	3.8	59	13.3	135	30.5
Idaho	589	100.0	29	4.9	53	8.9	112	19.1	390	66.1	6	1.0	81	13.8	194	32.9
Illinois	4,956	100.0	316	6.4	457	9.2	650	13.1	3,387	68.3	147	3.0	772	15.6	1,422	28.7
Indiana	2,560	100.0	198	7.7	240	9.4	365	14.3	1,694	66.2	62	2.4	438	17.1	804	31.4
Iowa	1,244	100.0	77	6.2	79	6.4	149	12.0	909	73.1	30	2.4	156	12.5	305	24.5
Kansas	1,136	100.0	104	9.2	98	8.7	163	14.3	759	66.8	11	1.0	203	17.8	366	32.2
Kentucky	1,819	100.0	177	9.7	201	11.0	297	16.3	1,127	61.9	18	1.0	378	20.8	675	37.1
Louisiana	1,816	100.0	254	14.0	246	13.5	271	14.9	999	55.0	46	2.5	500	27.5	771	42.5
Maine	546	100.0	25	4.6	45	8.2	93	17.1	376	68.9	7	1.3	70	12.8	163	29.9
Maryland	2,170	100.0	166	7.6	270	12.4	293	13.5	1,399	64.5	42	2.0	436	20.1	729	33.6
Massachusetts	2,614	100.0	146	5.6	165	6.3	285	10.9	1,950	74.6	68	2.6	312	11.9	596	22.8
Michigan	3,969	100.0	281	7.1	365	9.2	580	14.6	2,625	66.1	117	3.0	646	16.3	1,226	30.9
Minnesota	2,163	100.0	76	3.5	113	5.2	253	11.7	1,692	78.2	29	1.4	189	8.7	442	20.4
Mississippi	1,143	100.0	129	11.3	162	14.2	191	16.7	651	56.9	10	0.9	292	25.5	482	42.2
Missouri	2,490	100.0	201	8.1	314	12.6	410	16.5	1,516	60.9	48	1.9	516	20.7	926	37.2
Montana	426	100.0	28	6.6	39	9.1	74	17.4	280	65.8	5	1.1	67	15.7	141	33.1
Nebraska	734	100.0	39	5.3	60	8.1	87	11.8	536	73.1	12	1.6	99	13.4	186	25.3
Nevada	1,035	100.0	127	12.3	131	12.7	143	13.8	604	58.3	30	2.9	259	25.0	402	38.8
New Hampshire	526	100.0	12	2.3	33	6.3	78	14.9	394	74.9	8	1.5	46	8.7	124	23.6
New Jersey	3,202	100.0	232	7.3	346	10.8	618	19.3	1,962	61.3	44	1.4	578	18.1	1,196	37.4
New Mexico	816	100.0	86	10.5	90	11.1	133	16.3	485	59.5	21	2.6	176	21.6	309	37.9
New York	7,677	100.0	605	7.9	906	11.8	1,074	14.0	4,838	63.0	254	3.3	1,511	19.7	2,586	33.7
North Carolina	3,878	100.0	324	8.4	469	12.1	492	12.7	2,510	64.7	83	2.1	793	20.4	1,286	33.1
North Dakota	283	100.0	16	5.8	21	7.3	33	11.5	209	73.9	4	1.5	37	13.1	70	24.6
Ohio	4,719	100.0	365	7.7	452	9.6	819	17.3	2,880	61.0	203	4.3	817	17.3	1,635	34.7
Oklahoma	1,503	100.0	145	9.7	218	14.5	215	14.3	884	58.8	40	2.7	363	24.2	579	38.5
Oregon	1,522	100.0	105	6.9	95	6.2	263	17.3	1,030	67.6	29	1.9	200	13.2	463	30.4
Pennsylvania	5,161	100.0	408	7.9	479	9.3	842	16.3	3,306	64.1	126	2.5	886	17.2	1,728	33.5
Rhode Island	423	100.0	30	7.0	33	7.9	61	14.5	286	67.6	13	3.0	63	14.9	125	29.5
South Carolina	1,787	100.0	179	10.0	193	10.8	341	19.1	1,049	58.7	26	1.4	371	20.8	712	39.9
South Dakota	329	100.0	23	7.0	27	8.3	49	15.0	227	68.8	3	1.0	50	15.3	100	30.3
Tennessee	2,605	100.0	167	6.4	334	12.8	358	13.7	1,729	66.4	17	0.7	501	19.2	859	33.0
Texas	9,136	100.0	1,276	14.0	1,133	12.4	1,301	14.2	5,229	57.2	197	2.2	2,409	26.4	3,710	40.6
Utah	926	100.0	53	5.8	80	8.6	125	13.5	664	71.7	4	0.4	133	14.4	258	27.9
Vermont	269	100.0	11	4.0	23	8.6	45	16.8	187	69.3	4	1.3	34	12.6	79	29.4
Virginia	3,008	100.0	230	7.6	205	6.8	360	12.0	2,067	68.7	146	4.8	435	14.5	795	26.4
Washington	2,748	100.0	135	4.9	249	9.1	481	17.5	1,821	66.3	63	2.3	384	14.0	865	31.5
West Virginia	762	100.0	49	6.4	90	11.8	172	22.6	420	55.1	32	4.2	139	18.2	311	40.7
Wisconsin	2,316	100.0	103	4.4	179	7.7	273	11.8	1,725	74.5	37	1.6	282	12.2	555	24.0
Wyoming	236	100.0	21	9.0	23	9.8	39	16.4	148	62.5	5	2.3	44	18.8	83	35.2

Notes:

^a Households are categorized by their most recent known use of AFS. Households that used AFS in the last year, but did not know whether AFS was used in the last 30 days, are categorized as having used AFS in the last 2-12 months. Households that had ever used AFS, but did not know whether AFS was used in the last year, are categorized as having used AFS, but not in the last 12 months. The unknown category includes only households that did not know whether they had ever used AFS.

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.

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[2011 Technical Notes](#)