

# ECONOMICINCLUSION.GOV

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



### Timing of Households' Use of Pawnshops By State

Geography	All U.S. Households	All U.S. Households	Timing of Pawnshop Use <sup>a</sup>	Timing of Pawnshop Use <sup>a</sup>	Timing of Pawnshop Use <sup>a</sup>	Timing of Pawnshop Use <sup>a</sup>	Timing of Pawnshop Use <sup>a</sup>	Timing of Pawnshop Use <sup>a</sup>	Timing of Pawnshop Use <sup>a</sup>	Timing of Pawnshop Use <sup>a</sup>	Timing of Pawnshop Use <sup>a</sup>	Timing of Pawnshop Use <sup>a</sup>	Memo Items	Memo Items	Memo Items	Memo Items
			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	Pawnshop Use in the Last Year	Pawnshop Use in the Last Year	Ever Used Pawnshop	Ever Used Pawnshop
	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 U.S. Households	120,408	100.0	911	0.8	2,609	2.2	5,438	4.5	108,283	89.9	3,166	2.6	3,520	2.9	8,958	7.4
Alabama	1,889	100.0	10	0.5	87	4.6	117	6.2	1,644	87.1	30	1.6	97	5.1	215	11.4
Alaska	276	100.0	4	1.5	7	2.4	21	7.5	237	85.8	8	2.9	11	3.8	31	11.3
Arizona	2,622	100.0	30	1.1	105	4.0	126	4.8	2,321	88.5	41	1.6	134	5.1	260	9.9
Arkansas	1,142	100.0	21	1.8	35	3.0	86	7.5	981	85.9	20	1.7	56	4.9	142	12.4
California	13,191	100.0	64	0.5	178	1.3	519	3.9	12,013	91.1	417	3.2	242	1.8	762	5.8
Colorado	1,974	100.0	22	1.1	42	2.1	124	6.3	1,743	88.3	42	2.1	65	3.3	189	9.6
Connecticut	1,365	100.0	8	0.6	19	1.4	42	3.1	1,270	93.1	25	1.8	27	2.0	70	5.1
Delaware	346	100.0	1	0.2	2	0.7	6	1.9	329	95.3	7	2.0	3	0.9	10	2.8
District of Columbia	281	100.0	2	0.6	4	1.6	8	2.7	259	92.2	8	2.9	6	2.2	14	4.9
Florida	7,801	100.0	48	0.6	185	2.4	302	3.9	6,962	89.2	304	3.9	233	3.0	535	6.9
Georgia	3,834	100.0	52	1.4	142	3.7	239	6.2	3,284	85.7	118	3.1	194	5.0	432	11.3
Hawaii	443	100.0	2	0.4	2	0.4	19	4.2	402	90.8	18	4.1	4	0.8	23	5.1
Idaho	589	100.0	8	1.3	14	2.3	40	6.8	521	88.5	6	1.1	21	3.6	62	10.4
Illinois	4,956	100.0	12	0.2	64	1.3	185	3.7	4,567	92.2	128	2.6	76	1.5	261	5.3
Indiana	2,560	100.0	13	0.5	39	1.5	108	4.2	2,342	91.5	58	2.3	52	2.0	160	6.3
Iowa	1,244	100.0	1	0.1	22	1.8	56	4.5	1,129	90.8	35	2.8	23	1.9	80	6.4
Kansas	1,136	100.0	15	1.3	29	2.6	65	5.7	1,009	88.9	18	1.6	44	3.9	109	9.6
Kentucky	1,819	100.0	20	1.1	43	2.4	98	5.4	1,630	89.6	28	1.5	63	3.5	161	8.9
Louisiana	1,816	100.0	3	0.2	33	1.8	86	4.8	1,650	90.9	43	2.4	37	2.0	123	6.8
Maine	546	100.0	3	0.6	13	2.4	38	7.0	485	88.8	6	1.1	16	3.0	55	10.0
Maryland	2,170	100.0	16	0.8	27	1.2	68	3.1	2,017	93.0	41	1.9	44	2.0	112	5.2
Massachusetts	2,614	100.0	11	0.4	26	1.0	82	3.1	2,431	93.0	64	2.4	37	1.4	119	4.6
Michigan	3,969	100.0	26	0.7	70	1.8	166	4.2	3,576	90.1	131	3.3	96	2.4	262	6.6
Minnesota	2,163	100.0	10	0.5	30	1.4	67	3.1	2,017	93.2	39	1.8	40	1.9	107	4.9
Mississippi	1,143	100.0	8	0.7	34	3.0	44	3.8	1,043	91.2	15	1.3	42	3.7	86	7.5
Missouri	2,490	100.0	4	0.1	61	2.4	165	6.6	2,214	88.9	48	1.9	64	2.6	229	9.2
Montana	426	100.0	10	2.4	22	5.1	28	6.7	358	84.0	8	1.8	32	7.4	60	14.1
Nebraska	734	100.0	6	0.9	12	1.7	32	4.4	673	91.8	10	1.3	19	2.5	51	6.9
Nevada	1,035	100.0	14	1.4	39	3.7	58	5.6	882	85.3	42	4.0	53	5.1	111	10.7
New Hampshire	526	100.0	2	0.3	5	1.0	9	1.8	500	95.1	9	1.7	7	1.4	17	3.2
New Jersey	3,202	100.0	22	0.7	33	1.0	94	2.9	3,018	94.3	36	1.1	55	1.7	148	4.6
New Mexico	816	100.0	9	1.1	15	1.9	36	4.4	734	90.0	22	2.7	24	2.9	59	7.3
New York	7,677	100.0	20	0.3	61	0.8	223	2.9	7,093	92.4	279	3.6	82	1.1	304	4.0
North Carolina	3,878	100.0	39	1.0	100	2.6	187	4.8	3,451	89.0	101	2.6	139	3.6	326	8.4
North Dakota	283	100.0	1	0.4	6	2.1	12	4.3	259	91.6	4	1.6	7	2.5	19	6.8
Ohio	4,719	100.0	37	0.8	64	1.4	183	3.9	4,247	90.0	188	4.0	101	2.1	284	6.0
Oklahoma	1,503	100.0	11	0.8	73	4.8	120	8.0	1,258	83.7	41	2.7	84	5.6	204	13.6
Oregon	1,522	100.0	11	0.7	34	2.2	105	6.9	1,345	88.3	29	1.9	44	2.9	149	9.8
Pennsylvania	5,161	100.0	27	0.5	74	1.4	174	3.4	4,758	92.2	128	2.5	101	2.0	276	5.3
Rhode Island	423	100.0	3	0.6	10	2.5	8	1.9	390	92.0	13	3.0	13	3.1	21	5.0
South Carolina	1,787	100.0	9	0.5	45	2.5	106	5.9	1,590	89.0	37	2.1	54	3.0	160	8.9
South Dakota	329	100.0	6	1.8	9	2.8	21	6.4	290	87.9	3	1.0	15	4.7	36	11.1
Tennessee	2,605	100.0	35	1.3	88	3.4	157	6.0	2,294	88.1	31	1.2	123	4.7	280	10.7
Texas	9,136	100.0	155	1.7	394	4.3	614	6.7	7,782	85.2	191	2.1	549	6.0	1,163	12.7
Utah	926	100.0	4	0.5	20	2.1	51	5.6	847	91.4	4	0.4	24	2.6	75	8.1
Vermont	269	100.0	1	0.3	1	0.5	6	2.3	256	95.1	5	1.8	2	0.8	8	3.0
Virginia	3,008	100.0	23	0.8	45	1.5	71	2.4	2,713	90.2	155	5.2	69	2.3	139	4.6
Washington	2,748	100.0	27	1.0	89	3.3	141	5.1	2,424	88.2	67	2.4	116	4.2	257	9.4
West Virginia	762	100.0	5	0.7	22	2.9	45	5.9	665	87.3	25	3.3	27	3.5	72	9.5
Wisconsin	2,316	100.0	16	0.7	28	1.2	59	2.6	2,177	94.0	36	1.6	44	1.9	103	4.4
Wyoming	236	100.0	2	0.9	6	2.5	19	8.2	202	85.6	6	2.7	8	3.5	28	11.7

**Notes:**

<sup>a</sup> 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.

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

[2011 Technical Notes](#)