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

Timing of Unbanked Households' Use of AFS

By State

Geography	All Unbanked Households	All Unbanked Households	AFS Use ^a	AFS Use ^a	AFS Use ^a	AFS Use ^a	AFS Use ^a	AFS Use ^a	AFS Use ^a	AFS Use ^a	AFS Use ^a	AFS Use ^a	Memo Item	Memo Item
			In last 30 Days ^b	In last 30 Days ^b	In the Last 2-12 months	In the Last 2-12 months	Not in the Last 12 Months	Not in the Last 12 Months	Never Used	Never Used	Unknown	Unknown	AFS Use in the Last year	AFS Use 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
All Unbanked Households	9,875	100.0	4,490	45.5	1,920	19.4	929	9.4	2,036	20.6	501	5.1	6,410	64.9
Alabama	193	100.0	96	49.7	30	15.5	36	18.8	27	14.2	4	1.9	125	65.1
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	122	40.3	74	24.3	4	1.4	97	32.1	6	2.0	196	64.5
Arkansas	141	100.0	57	40.2	29	20.8	25	17.5	18	12.7	12	8.8	86	61.0
California	1,030	100.0	557	54.1	125	12.1	76	7.3	213	20.7	60	5.8	682	66.2
Colorado	107	100.0	56	52.9	16	15.4	10	9.2	22	20.7	2	1.8	73	68.3
Connecticut	73	100.0	17	23.9	13	17.4	10	13.3	30	41.5	3	3.9	30	41.3
Delaware	23	100.0	11	45.6	4	19.4	2	8.4	4	18.8	2	7.8	15	65.0
District of Columbia	31	100.0	15	48.2	5	15.3	2	6.4	8	24.5	2	5.6	19	63.5
Florida	570	100.0	261	45.7	102	17.8	44	7.7	122	21.4	42	7.4	362	63.5
Georgia	442	100.0	184	41.7	101	22.9	41	9.2	91	20.7	25	5.6	285	64.6
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	161	43.1	83	22.2	50	13.4	56	15.1	24	6.3	244	65.3
Indiana	201	100.0	105	52.4	22	11.1	17	8.4	46	23.0	10	5.2	127	63.5
Iowa	54	100.0	25	45.2	11	19.8	8	14.7	10	17.6	1	2.7	35	65.0
Kansas	81	100.0	57	70.8	12	14.4	1	1.4	8	9.9	3	3.5	69	85.2
Kentucky	179	100.0	82	45.6	40	22.1	19	10.5	31	17.3	8	4.5	121	67.7
Louisiana	209	100.0	69	33.2	51	24.6	21	10.0	46	22.2	21	10.1	120	57.7
Maine	20	100.0	8	39.1	7	32.3	2	8.3	3	13.6	1	6.7	15	71.4
Maryland	123	100.0	59	48.5	26	20.2	14	11.1	31	23.9	5	3.8	79	61.2
Massachusetts	128	100.0	53	40.9	26	20.2	14	11.1	31	23.9	5	3.8	79	61.2
Michigan	307	100.0	125	40.8	76	24.7	29	9.5	64	20.7	13	4.3	201	65.5
Minnesota	90	100.0	31	34.6	14	15.9	9	10.0	29	32.8	6	6.6	45	50.5
Mississippi	173	100.0	71	41.1	36	20.7	27	15.6	35	20.0	4	2.6	107	61.8
Missouri	237	100.0	102	43.2	63	26.4	21	8.9	47	20.0	3	1.5	165	69.6
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	42	54.6	10	12.7	6	7.9	10	13.4	9	11.5	52	67.3
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	117	55.3	35	16.6	13	6.2	43	20.2	4	1.7	152	71.9
New Mexico	94	100.0	43	45.4	6	5.9	5	5.3	41	43.4	-	-	48	51.3
New York	740	100.0	311	42.0	154	20.8	65	8.7	177	23.9	34	4.6	465	62.8
North Carolina	359	100.0	149	41.4	64	17.8	39	10.7	93	26.0	15	4.1	213	59.2
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	151	36.5	68	16.5	49	11.9	98	23.6	48	11.6	219	52.9
Oklahoma	164	100.0	81	49.6	45	27.4	12	7.5	24	14.4	2	1.1	126	77.0
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	102	32.2	82	26.1	29	9.2	82	26.0	21	6.5	184	58.3
Rhode Island	30	100.0	11	37.1	4	12.0	6	19.5	8	26.4	1	5.0	15	49.1
South Carolina	166	100.0	55	32.9	55	33.3	23	14.0	21	12.8	12	7.1	110	66.2
South Dakota	15	100.0	10	65.9	2	14.5	1	6.6	1	8.5	1	4.5	12	80.4
Tennessee	283	100.0	169	59.8	73	25.7	22	7.8	19	6.7	-	-	242	85.5
Texas	1,167	100.0	615	52.7	198	16.9	101	8.7	205	17.5	48	4.1	813	69.6
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	63	31.7	36	18.0	14	7.1	69	34.7	17	8.4	99	49.7
Washington	123	100.0	52	42.1	31	25.0	11	8.8	20	16.2	10	8.0	83	67.0
West Virginia	72	100.0	24	33.0	25	33.9	12	16.0	11	15.2	1	1.9	48	66.9
Wisconsin	105	100.0	50	47.8	23	21.5	14	13.2	16	15.1	3	2.4	73	69.3
Wyoming	14	100.0	8	57.7	3	21.2	1	6.1	1	10.2	1	4.8	11	78.9

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = For this table cell, there were so few sample respondents (in some cases zero) reporting that the estimated universe proportion was rounded to 0.0 percent. It is estimated that the true value is only slightly greater than zero.

^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.

^b The AFS included in this measure are non-bank money orders, non-bank check cashing, non-bank remittances, payday loans and pawn shop loans. Households were not asked whether they use rent-to-own agreements or refund anticipation loans in the last 30 days.

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](#)