

# ECONOMICINCLUSION.GOV



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

### Timing of Unbanked Households' Use of Non-Bank Money Orders

#### By State

Geography	All Unbanked Households	All Unbanked Households	Timing of Non-Bank Money Order Use <sup>a</sup>	Timing of Non-Bank Money Order Use <sup>a</sup>	Timing of Non-Bank Money Order Use <sup>a</sup>	Timing of Non-Bank Money Order Use <sup>a</sup>	Timing of Non-Bank Money Order Use <sup>a</sup>	Timing of Non-Bank Money Order Use <sup>a</sup>	Timing of Non-Bank Money Order Use <sup>a</sup>	Timing of Non-Bank Money Order Use <sup>a</sup>	Timing of Non-Bank Money Order Use <sup>a</sup>	Timing of Non-Bank Money Order 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	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	Households (1000s)	Row Pct
All Unbanked Households	9,875	100.0	3,166	32.1	1,679	17.0	968	9.8	3,516	35.6	546	5.5	4,845	49.1	5,813	58.9
Alabama	193	100.0	73	37.8	27	14.1	11	5.6	78	40.6	4	1.9	100	51.9	111	57.5
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	102	33.6	42	13.7	13	4.3	137	45.2	10	3.2	144	47.3	157	51.6
Arkansas	141	100.0	39	27.7	30	21.1	18	12.6	45	32.2	9	6.4	69	48.8	87	61.4
California	1,030	100.0	429	41.7	102	9.9	98	9.5	337	32.8	63	6.1	532	51.6	629	61.1
Colorado	107	100.0	39	36.8	12	11.0	6	5.7	45	42.4	4	4.1	51	47.7	57	53.5
Connecticut	73	100.0	7	9.8	6	8.4	14	19.5	44	60.7	1	1.6	13	18.2	27	37.7
Delaware	23	100.0	6	27.6	6	24.7	2	7.6	7	31.9	2	8.2	12	52.3	14	59.9
District of Columbia	31	100.0	12	40.7	3	11.1	2	6.8	11	35.8	2	5.6	16	51.9	18	58.6
Florida	570	100.0	163	28.5	85	14.9	47	8.3	226	39.6	49	8.7	248	43.4	295	51.8
Georgia	442	100.0	150	33.9	71	16.1	51	11.5	147	33.1	24	5.4	221	50.0	272	61.5
Hawaii	17	100.0	NA	NA	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	NA	NA
Illinois	374	100.0	99	26.5	83	22.1	39	10.4	116	30.9	38	10.1	182	48.5	221	58.9
Indiana	201	100.0	67	33.4	31	15.3	20	10.0	67	33.6	16	7.8	98	48.7	118	58.6
Iowa	54	100.0	17	30.9	5	10.1	8	14.8	21	38.9	3	5.2	22	41.0	30	55.8
Kansas	81	100.0	45	55.7	13	16.4	1	1.7	18	22.8	3	3.5	58	72.1	59	73.7
Kentucky	179	100.0	67	37.5	31	17.4	17	9.5	56	31.0	8	4.5	98	54.9	116	64.5
Louisiana	209	100.0	62	29.8	35	16.8	10	5.0	84	40.1	17	8.3	97	46.6	108	51.6
Maine	20	100.0	5	23.5	4	18.5	1	5.1	9	46.2	1	6.7	9	42.0	10	47.1
Maryland	123	100.0	42	34.5	27	21.6	14	11.2	36	29.0	4	3.6	69	56.2	83	67.4
Massachusetts	128	100.0	39	30.4	15	11.9	7	5.4	62	48.5	5	3.8	54	42.3	61	47.7
Michigan	307	100.0	83	27.1	61	19.8	36	11.8	113	36.8	14	4.4	144	46.9	180	58.7
Minnesota	90	100.0	23	25.7	10	11.5	7	8.1	44	49.5	5	5.2	33	37.2	41	45.3
Mississippi	173	100.0	44	25.7	31	18.1	29	16.8	64	36.8	4	2.6	76	43.8	105	60.6
Missouri	237	100.0	71	29.8	50	20.9	23	9.8	87	36.6	7	2.9	120	50.7	144	60.5
Montana	21	100.0	NA	NA	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	NA	NA
Nevada	77	100.0	28	36.1	9	12.1	9	12.2	22	28.0	9	11.5	37	48.3	47	60.5
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	85	40.3	28	13.3	15	6.9	80	37.8	4	1.7	114	53.6	128	60.5
New Mexico	94	100.0	14	15.0	15	15.8	10	10.7	55	58.5	-	-	29	30.9	39	41.5
New York	740	100.0	207	28.0	158	21.3	57	7.7	284	38.3	34	4.6	365	49.3	422	57.1
North Carolina	359	100.0	101	28.2	62	17.2	40	11.1	145	40.2	12	3.3	163	45.4	203	56.5
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	93	22.6	56	13.5	67	16.2	142	34.3	55	13.4	150	36.1	217	52.3
Oklahoma	164	100.0	57	35.0	52	31.5	15	9.1	38	23.3	2	1.1	109	66.6	124	75.6
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	87	27.5	49	15.7	38	12.0	121	38.4	21	6.5	136	43.1	174	55.1
Rhode Island	30	100.0	9	32.0	2	6.1	6	21.3	11	35.5	1	5.0	11	38.2	18	59.5
South Carolina	166	100.0	40	24.4	50	29.9	25	15.2	39	23.4	12	7.1	90	54.3	115	69.6
South Dakota	15	100.0	7	45.9	3	21.6	1	6.9	3	21.1	1	4.5	10	67.5	11	74.5
Tennessee	283	100.0	96	34.1	86	30.5	33	11.7	67	23.8	-	-	182	64.5	215	76.2
Texas	1,167	100.0	440	37.7	181	15.5	94	8.0	395	33.8	57	4.9	621	53.2	715	61.3
Utah	26	100.0	NA	NA	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	NA	NA
Virginia	199	100.0	55	27.8	29	14.5	14	7.1	82	41.2	19	9.3	84	42.3	98	49.4
Washington	123	100.0	46	37.4	21	16.9	7	5.9	39	31.7	10	8.0	67	54.3	74	60.2
West Virginia	72	100.0	19	26.7	17	23.2	14	19.9	21	28.3	1	1.9	36	49.9	51	69.8
Wisconsin	105	100.0	16	14.9	30	28.9	18	16.9	39	36.9	3	2.4	46	43.8	64	60.7
Wyoming	14	100.0	7	47.5	3	18.7	2	15.8	2	13.2	1	4.8	9	66.2	11	82.0

#### 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.

<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](#)