

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

### Timing of Unbanked Households' Use of Rent-to-Own Agreements

#### By State

Geography	All Unbanked Households	All Unbanked Households	Timing of Rent-to-Own Use <sup>a</sup>	Timing of Rent-to-Own Use <sup>a</sup>	Timing of Rent-to-Own Use <sup>a</sup>	Timing of Rent-to-Own Use <sup>a</sup>	Timing of Rent-to-Own Use <sup>a</sup>	Timing of Rent-to-Own Use <sup>a</sup>	Timing of Rent-to-Own Use <sup>a</sup>	Timing of Rent-to-Own Use <sup>a</sup>	Memo Items	Memo Items
			In the Last Year	In the Last Year	Not Used in the Last Year	Not Used in the Last Year	Never Used	Never Used	Unknown	Unknown	Ever Used Rent-to-Own Agreements	Ever Used Rent-to-Own Agreements
	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	502	5.1	664	6.7	8,055	81.6	653	6.6	1,167	11.8
Alabama	193	100.0	11	5.5	29	14.8	150	77.8	4	1.9	39	20.3
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	15	4.9	10	3.4	264	87.0	14	4.7	25	8.2
Arkansas	141	100.0	11	8.0	13	9.2	104	74.1	12	8.8	24	17.2
California	1,030	100.0	52	5.1	25	2.4	874	84.9	79	7.6	77	7.5
Colorado	107	100.0	4	3.8	10	9.3	86	80.9	6	6.0	14	13.1
Connecticut	73	100.0	3	3.8	3	4.1	63	86.6	4	5.5	6	7.9
Delaware	23	100.0	0	1.8	2	9.2	19	81.3	2	7.8	3	10.9
District of Columbia	31	100.0	0	1.5	1	3.4	27	88.6	2	6.5	1	4.9
Florida	570	100.0	-	-	24	4.2	483	84.8	63	11.0	24	4.2
Georgia	442	100.0	21	4.7	41	9.2	352	79.6	29	6.5	62	13.9
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	15	3.9	22	5.8	304	81.2	34	9.1	36	9.6
Indiana	201	100.0	4	1.9	29	14.3	152	76.0	16	7.8	33	16.3
Iowa	54	100.0	4	8.2	6	10.4	41	76.2	3	5.2	10	18.6
Kansas	81	100.0	11	13.2	11	14.1	54	67.4	4	5.3	22	27.3
Kentucky	179	100.0	10	5.5	24	13.5	137	76.5	8	4.5	34	19.0
Louisiana	209	100.0	5	2.3	17	8.0	168	80.6	19	9.1	22	10.3
Maine	20	100.0	3	16.6	3	12.5	13	64.2	1	6.7	6	29.2
Maryland	123	100.0	-	-	2	1.8	113	92.3	7	5.9	2	1.8
Massachusetts	128	100.0	4	3.4	12	9.5	112	87.1	-	-	17	12.9
Michigan	307	100.0	13	4.1	38	12.4	243	79.1	14	4.4	51	16.5
Minnesota	90	100.0	-	-	7	7.8	78	87.5	4	4.7	7	7.8
Mississippi	173	100.0	5	2.7	28	16.0	131	75.7	10	5.6	32	18.7
Missouri	237	100.0	25	10.5	19	8.0	187	78.7	7	2.8	44	18.5
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	-	-	4	4.6	63	81.1	11	14.2	4	4.6
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	10	4.6	18	8.7	180	84.9	4	1.7	28	13.4
New Mexico	94	100.0	-	-	2	2.5	91	97.5	-	-	2	2.5
New York	740	100.0	44	6.0	18	2.5	640	86.5	38	5.1	62	8.4
North Carolina	359	100.0	4	1.1	4	1.0	328	91.3	24	6.7	7	2.1
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	39	9.4	42	10.1	282	68.2	51	12.3	81	19.5
Oklahoma	164	100.0	6	3.8	7	4.5	149	90.6	2	1.1	14	8.3
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	11	3.6	12	3.9	264	83.8	28	8.7	24	7.5
Rhode Island	30	100.0	0	1.4	3	11.1	24	81.2	2	6.3	4	12.5
South Carolina	166	100.0	6	3.5	16	9.6	129	77.9	15	9.0	22	13.2
South Dakota	15	100.0	1	8.8	1	4.7	12	82.0	1	4.5	2	13.5
Tennessee	283	100.0	17	6.0	38	13.3	219	77.4	9	3.3	54	19.3
Texas	1,167	100.0	96	8.2	58	5.0	956	81.9	57	4.9	154	13.2
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	19	9.5	14	7.0	131	65.9	35	17.6	33	16.5
Washington	123	100.0	13	10.7	3	2.5	91	74.2	16	12.6	16	13.2
West Virginia	72	100.0	8	11.6	4	6.0	58	80.5	1	1.9	13	17.6
Wisconsin	105	100.0	-	-	6	5.3	91	86.6	8	8.1	6	5.3
Wyoming	14	100.0	3	22.2	1	9.9	9	63.1	1	4.8	4	32.1

#### Notes:

<sup>a</sup>Households are categorized by their most recent known use of AFS. 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.

- = 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.

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

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.