

# ECONOMICINCLUSION.GOV



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

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

#### By State

Geography	All Underbanked Households	All Underbanked 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 Underbanked Households	24,199	100.0	6,786	28.0	10,447	43.2	2,000	8.3	4,898	20.2	68	0.3	17,233	71.2	19,233	79.5
Alabama	544	100.0	114	20.9	297	54.6	37	6.7	93	17.1	4	0.7	411	75.5	447	82.2
Alaska	56	100.0	13	22.7	25	44.8	6	10.3	12	22.2	-	-	38	67.5	43	77.8
Arizona	537	100.0	142	26.5	250	46.5	38	7.1	107	20.0	-	-	392	73.0	430	80.0
Arkansas	321	100.0	105	32.8	125	38.8	25	7.7	67	20.8	-	-	230	71.5	255	79.2
California	2,374	100.0	658	27.7	811	34.1	201	8.5	700	29.5	4	0.2	1,468	61.8	1,670	70.3
Colorado	317	100.0	57	18.0	148	46.6	37	11.6	74	23.2	2	0.5	205	64.7	242	76.3
Connecticut	208	100.0	47	22.5	91	43.6	18	8.6	52	25.2	-	-	138	66.2	156	74.8
Delaware	54	100.0	16	30.6	28	51.6	4	6.6	6	11.2	-	-	44	82.2	48	88.8
District of Columbia	63	100.0	24	38.6	27	42.8	3	5.0	8	13.6	-	-	51	81.4	54	86.4
Florida	1,645	100.0	416	25.3	764	46.5	139	8.4	321	19.5	5	0.3	1,181	71.8	1,319	80.2
Georgia	1,026	100.0	369	36.0	416	40.5	81	7.9	159	15.5	-	-	786	76.5	867	84.5
Hawaii	89	100.0	13	14.5	41	46.6	24	26.6	11	12.3	-	-	54	61.1	78	87.7
Idaho	112	100.0	21	19.2	46	41.4	17	15.1	27	24.4	-	-	68	60.6	85	75.6
Illinois	879	100.0	217	24.6	374	42.5	81	9.2	208	23.6	-	-	591	67.2	671	76.4
Indiana	489	100.0	131	26.8	209	42.8	30	6.1	118	24.2	-	-	341	69.7	371	75.8
Iowa	215	100.0	60	27.9	74	34.4	16	7.6	62	28.9	3	1.3	134	62.3	150	69.9
Kansas	223	100.0	59	26.5	85	38.1	24	10.9	55	24.5	-	-	144	64.7	169	75.5
Kentucky	391	100.0	109	28.0	170	43.4	33	8.4	79	20.2	-	-	279	71.4	312	79.8
Louisiana	495	100.0	192	38.8	211	42.6	37	7.6	54	11.0	-	-	403	81.4	440	89.0
Maine	104	100.0	20	19.3	41	39.6	10	10.1	32	31.0	-	-	61	58.9	72	69.0
Maryland	461	100.0	124	26.8	243	52.8	9	1.9	85	18.5	-	-	367	79.6	376	81.5
Massachusetts	369	100.0	107	29.1	150	40.7	26	7.0	86	23.2	-	-	257	69.8	283	76.8
Michigan	685	100.0	198	28.9	304	44.4	54	7.9	124	18.1	4	0.6	502	73.3	556	81.2
Minnesota	272	100.0	53	19.6	102	37.6	26	9.5	89	32.7	2	0.6	156	57.2	181	66.7
Mississippi	269	100.0	85	31.6	131	48.7	26	9.5	28	10.2	-	-	216	80.3	242	89.8
Missouri	514	100.0	131	25.4	265	51.5	41	8.0	74	14.4	3	0.6	395	77.0	437	85.0
Montana	93	100.0	20	21.3	36	38.5	15	16.0	23	24.1	-	-	56	59.9	71	75.9
Nebraska	130	100.0	33	25.6	50	38.2	6	4.6	40	30.9	1	0.7	83	63.8	89	68.4
Nevada	323	100.0	99	30.7	122	37.8	24	7.4	76	23.6	1	0.5	221	68.5	245	75.9
New Hampshire	66	100.0	10	15.2	31	47.5	7	10.1	18	27.3	-	-	41	62.6	48	72.7
New Jersey	621	100.0	147	23.7	318	51.2	40	6.5	111	17.9	5	0.7	465	74.9	505	81.3
New Mexico	193	100.0	72	37.2	76	39.2	15	7.7	31	15.9	-	-	147	76.4	162	84.1
New York	1,487	100.0	398	26.7	749	50.3	107	7.2	226	15.2	7	0.5	1,146	77.1	1,253	84.3
North Carolina	840	100.0	222	26.5	408	48.5	51	6.0	159	19.0	-	-	630	75.0	681	81.0
North Dakota	51	100.0	13	24.7	18	35.2	5	10.3	15	29.0	0	0.8	31	59.8	36	70.2
Ohio	912	100.0	272	29.8	396	43.4	77	8.4	165	18.0	3	0.4	667	73.2	744	81.6
Oklahoma	349	100.0	88	25.2	166	47.7	24	6.9	71	20.2	-	-	254	72.9	278	79.8
Oregon	219	100.0	75	34.2	83	38.0	14	6.3	47	21.5	-	-	158	72.2	172	78.5
Pennsylvania	931	100.0	321	34.5	429	46.1	58	6.3	122	13.1	-	-	750	80.6	809	86.9
Rhode Island	75	100.0	20	27.0	32	41.9	5	6.1	18	24.3	1	0.7	52	68.9	57	75.0
South Carolina	369	100.0	138	37.5	143	38.8	32	8.6	56	15.1	-	-	281	76.3	313	84.9
South Dakota	72	100.0	16	22.3	24	33.6	8	11.2	24	32.9	-	-	41	55.9	49	67.1
Tennessee	473	100.0	71	15.0	248	52.4	60	12.7	90	19.1	4	0.8	319	67.4	379	80.1
Texas	2,481	100.0	837	33.7	952	38.4	234	9.4	446	18.0	12	0.5	1,789	72.1	2,023	81.5
Utah	195	100.0	49	25.4	72	37.0	18	9.1	55	28.4	-	-	121	62.4	139	71.6
Vermont	47	100.0	7	15.7	21	45.5	5	11.0	13	27.8	-	-	29	61.2	34	72.2
Virginia	503	100.0	175	34.7	176	35.0	37	7.3	116	23.0	-	-	351	69.7	387	77.0
Washington	533	100.0	89	16.7	228	42.8	74	13.9	136	25.5	6	1.1	317	59.5	391	73.4
West Virginia	146	100.0	30	20.3	73	49.9	19	13.2	23	15.5	2	1.2	102	70.2	122	83.3
Wisconsin	329	100.0	87	26.4	149	45.2	20	5.9	74	22.5	-	-	236	71.6	255	77.5
Wyoming	50	100.0	15	29.7	21	41.3	4	8.4	10	20.7	-	-	35	70.9	39	79.3

#### Notes:

- = 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](#)