

Timing of Fully Banked Households' Use of Payday Loans

By State

Geography	All Fully Banked Households	All Fully Banked Households	Timing of Payday Lending Use	Timing of Payday Lending Use	Timing of Payday Lending Use	Timing of Payday Lending Use	Memo Item	Memo Item
			Not in the Last 12 Months	Not in the Last 12 Months	Never Used	Never Used	Has Ever Used	Has Ever Used
	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Fully Banked Households	82,830	100.0	1,320	1.6	81,510	98.4	1,320	1.6
Alabama	1,099	100.0	36	3.2	1,064	96.8	36	3.2
Alaska	196	100.0	3	1.4	194	98.6	3	1.4
Arizona	1,734	100.0	47	2.7	1,687	97.3	47	2.7
Arkansas	658	100.0	7	1.1	650	98.9	7	1.1
California	9,355	100.0	200	2.1	9,155	97.9	200	2.1
Colorado	1,510	100.0	31	2.0	1,479	98.0	31	2.0
Connecticut	1,056	100.0	10	0.9	1,046	99.1	10	0.9
Delaware	262	100.0	5	1.8	257	98.2	5	1.8
District of Columbia	180	100.0	1	0.7	178	99.3	1	0.7
Florida	5,309	100.0	93	1.8	5,215	98.2	93	1.8
Georgia	2,248	100.0	13	0.6	2,235	99.4	13	0.6
Hawaii	313	100.0	4	1.2	310	98.8	4	1.2
Idaho	432	100.0	9	2.1	423	97.9	9	2.1
Illinois	3,546	100.0	54	1.5	3,492	98.5	54	1.5
Indiana	1,817	100.0	17	1.0	1,800	99.0	17	1.0
Iowa	932	100.0	15	1.6	917	98.4	15	1.6
Kansas	814	100.0	26	3.2	787	96.8	26	3.2
Kentucky	1,225	100.0	15	1.2	1,210	98.8	15	1.2
Louisiana	1,066	100.0	32	3.0	1,034	97.0	32	3.0
Maine	413	100.0	2	0.6	410	99.4	2	0.6
Maryland	1,528	100.0	5	0.3	1,523	99.7	5	0.3
Massachusetts	2,029	100.0	3	0.1	2,026	99.9	3	0.1
Michigan	2,824	100.0	21	0.8	2,802	99.2	21	0.8
Minnesota	1,763	100.0	13	0.8	1,750	99.2	13	0.8
Mississippi	696	100.0	17	2.5	679	97.5	17	2.5
Missouri	1,681	100.0	38	2.3	1,643	97.7	38	2.3
Montana	303	100.0	8	2.7	295	97.3	8	2.7
Nebraska	559	100.0	13	2.4	546	97.6	13	2.4
Nevada	600	100.0	14	2.4	586	97.6	14	2.4
New Hampshire	439	100.0	3	0.7	436	99.3	3	0.7
New Jersey	2,297	100.0	15	0.7	2,282	99.3	15	0.7
New Mexico	494	100.0	10	2.1	484	97.9	10	2.1
New York	5,159	100.0	14	0.3	5,145	99.7	14	0.3
North Carolina	2,579	100.0	25	1.0	2,554	99.0	25	1.0
North Dakota	210	100.0	4	2.1	206	97.9	4	2.1
Ohio	3,172	100.0	83	2.6	3,090	97.4	83	2.6
Oklahoma	935	100.0	11	1.2	924	98.8	11	1.2
Oregon	1,195	100.0	29	2.5	1,166	97.5	29	2.5
Pennsylvania	3,771	100.0	15	0.4	3,756	99.6	15	0.4
Rhode Island	304	100.0	1	0.2	304	99.8	1	0.2
South Carolina	1,219	100.0	28	2.3	1,190	97.7	28	2.3
South Dakota	236	100.0	3	1.1	233	98.9	3	1.1
Tennessee	1,818	100.0	24	1.3	1,794	98.7	24	1.3
Texas	5,309	100.0	75	1.4	5,234	98.6	75	1.4
Utah	694	100.0	17	2.4	677	97.6	17	2.4
Vermont	207	100.0	1	0.5	207	99.5	1	0.5
Virginia	2,138	100.0	36	1.7	2,102	98.3	36	1.7
Washington	2,012	100.0	125	6.2	1,887	93.8	125	6.2
West Virginia	505	100.0	4	0.8	501	99.2	4	0.8
Wisconsin	1,823	100.0	37	2.0	1,786	98.0	37	2.0
Wyoming	167	100.0	5	3.0	162	97.0	5	3.0

Notes:

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](#)