

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

Timing of Households' Use of Non-Bank Check Cashing
By State

Geography	All U.S. Households	All U.S. Households	Timing of Non-Bank Check Cashing Use ^a	Timing of Non-Bank Check Cashing Use ^a	Timing of Non-Bank Check Cashing Use ^a	Timing of Non-Bank Check Cashing Use ^a	Timing of Non-Bank Check Cashing Use ^a	Timing of Non-Bank Check Cashing Use ^a	Timing of Non-Bank Check Cashing Use ^a	Timing of Non-Bank Check Cashing Use ^a	Timing of Non-Bank Check Cashing Use ^a	Timing of Non-Bank Check Cashing Use ^a	Timing of Non-Bank Check Cashing Use ^a	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 Check Cashing Use in the Last Year	Non-Bank Check Cashing Use in the Last Year	Ever Used Non-Bank Check Cashing	Ever Used Non-Bank Check Cashing	
	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	Households (1000s)	Row Pct
All U.S. Households	120,408	100.0	4,626	3.8	4,646	3.9	6,745	5.6	101,889	84.6	2,501	2.1	9,273	7.7	16,018	13.3		
Alabama	1,889	100.0	51	2.7	108	5.7	207	10.9	1,494	79.1	29	1.5	159	8.4	366	19.4		
Alaska	276	100.0	4	1.3	19	6.7	16	5.7	229	83.0	9	3.3	22	8.0	38	13.7		
Arizona	2,622	100.0	102	3.9	131	5.0	115	4.4	2,234	85.2	39	1.5	233	8.9	348	13.3		
Arkansas	1,142	100.0	54	4.7	70	6.1	124	10.9	872	76.4	22	1.9	124	10.8	248	21.7		
California	13,191	100.0	631	4.8	362	2.7	489	3.7	11,392	86.4	317	2.4	993	7.5	1,482	11.2		
Colorado	1,974	100.0	44	2.2	61	3.1	104	5.3	1,729	87.6	36	1.8	105	5.3	209	10.6		
Connecticut	1,365	100.0	19	1.4	24	1.7	43	3.1	1,262	92.5	18	1.3	43	3.1	85	6.3		
Delaware	346	100.0	9	2.7	9	2.7	16	4.6	304	87.9	7	2.1	19	5.5	35	10.0		
District of Columbia	281	100.0	6	2.0	8	2.9	13	4.5	248	88.1	7	2.5	14	4.8	26	9.3		
Florida	7,801	100.0	322	4.1	281	3.6	391	5.0	6,605	84.7	202	2.6	603	7.7	994	12.7		
Georgia	3,834	100.0	152	4.0	166	4.3	229	6.0	3,194	83.3	92	2.4	318	8.3	547	14.3		
Hawaii	443	100.0	8	1.7	32	7.2	13	2.9	372	83.9	19	4.3	39	8.9	52	11.8		
Idaho	589	100.0	24	4.1	21	3.5	36	6.1	504	85.5	5	0.8	45	7.6	81	13.7		
Illinois	4,956	100.0	208	4.2	159	3.2	281	5.7	4,185	84.4	124	2.5	367	7.4	648	13.1		
Indiana	2,560	100.0	112	4.4	87	3.4	141	5.5	2,175	85.0	45	1.8	199	7.8	340	13.3		
Iowa	1,244	100.0	35	2.8	46	3.7	61	4.9	1,078	86.7	24	1.9	82	6.6	142	11.4		
Kansas	1,136	100.0	60	5.3	46	4.0	80	7.1	937	82.4	13	1.2	106	9.3	186	16.4		
Kentucky	1,819	100.0	71	3.9	68	3.7	106	5.8	1,552	85.3	22	1.2	139	7.6	245	13.5		
Louisiana	1,816	100.0	54	3.0	86	4.7	114	6.3	1,505	82.9	56	3.1	140	7.7	255	14.0		
Maine	546	100.0	15	2.7	24	4.4	29	5.4	471	86.2	7	1.4	39	7.1	68	12.5		
Maryland	2,170	100.0	69	3.2	68	3.2	85	3.9	1,918	88.4	30	1.4	137	6.3	222	10.2		
Massachusetts	2,614	100.0	52	2.0	63	2.4	102	3.9	2,341	89.5	57	2.2	115	4.4	217	8.3		
Michigan	3,969	100.0	131	3.3	184	4.6	239	6.0	3,333	84.0	81	2.0	315	7.9	554	14.0		
Minnesota	2,163	100.0	33	1.5	72	3.3	60	2.8	1,980	91.5	19	0.9	105	4.8	164	7.6		
Mississippi	1,143	100.0	71	6.2	62	5.5	87	7.6	909	79.6	13	1.1	133	11.7	221	19.3		
Missouri	2,490	100.0	100	4.0	96	3.8	174	7.0	2,097	84.2	24	1.0	196	7.9	369	14.8		
Montana	426	100.0	19	4.5	22	5.1	27	6.3	353	82.9	5	1.1	41	9.6	68	15.9		
Nebraska	734	100.0	19	2.5	31	4.2	48	6.5	624	85.1	12	1.7	49	6.7	97	13.3		
Nevada	1,035	100.0	55	5.3	59	5.7	70	6.8	826	79.8	24	2.4	114	11.0	184	17.8		
New Hampshire	526	100.0	10	1.8	11	2.1	19	3.6	478	91.0	7	1.4	21	4.0	40	7.6		
New Jersey	3,202	100.0	154	4.8	71	2.2	225	7.0	2,717	84.8	35	1.1	225	7.0	450	14.1		
New Mexico	816	100.0	45	5.5	30	3.7	38	4.6	684	83.8	20	2.4	75	9.2	112	13.8		
New York	7,677	100.0	274	3.6	286	3.7	460	6.0	6,461	84.2	197	2.6	560	7.3	1,020	13.3		
North Carolina	3,878	100.0	124	3.2	259	6.7	161	4.1	3,259	84.0	76	2.0	383	9.9	544	14.0		
North Dakota	283	100.0	7	2.4	15	5.3	22	7.9	236	83.3	3	1.1	22	7.7	44	15.6		
Ohio	4,719	100.0	146	3.1	174	3.7	273	5.8	3,969	84.1	156	3.3	320	6.8	593	12.6		
Oklahoma	1,503	100.0	68	4.5	50	3.3	90	6.0	1,264	84.1	30	2.0	119	7.9	208	13.9		
Oregon	1,522	100.0	33	2.1	30	2.0	90	5.9	1,351	88.8	18	1.2	63	4.1	153	10.0		
Pennsylvania	5,161	100.0	122	2.4	185	3.6	336	6.5	4,411	85.5	108	2.1	307	5.9	643	12.5		
Rhode Island	423	100.0	10	2.3	10	2.4	16	3.8	380	89.8	7	1.7	20	4.7	36	8.5		
South Carolina	1,787	100.0	90	5.0	93	5.2	152	8.5	1,435	80.3	18	1.0	182	10.2	334	18.7		
South Dakota	329	100.0	15	4.7	19	5.9	24	7.4	267	81.2	3	0.9	35	10.6	59	18.0		
Tennessee	2,605	100.0	134	5.1	136	5.2	167	6.4	2,144	82.3	23	0.9	270	10.4	437	16.8		
Texas	9,136	100.0	618	6.8	463	5.1	607	6.6	7,285	79.7	163	1.8	1,081	11.8	1,689	18.5		
Utah	926	100.0	15	1.6	34	3.7	45	4.9	828	89.4	4	0.4	49	5.3	94	10.2		
Vermont	269	100.0	8	2.9	11	3.9	13	4.9	234	86.8	4	1.4	18	6.9	32	11.8		
Virginia	3,008	100.0	64	2.1	103	3.4	118	3.9	2,577	85.7	145	4.8	167	5.6	285	9.5		
Washington	2,748	100.0	61	2.2	102	3.7	176	6.4	2,349	85.5	61	2.2	163	5.9	339	12.3		
West Virginia	762	100.0	17	2.2	38	5.0	54	7.1	624	81.8	29	3.8	55	7.2	110	14.4		
Wisconsin	2,316	100.0	71	3.1	51	2.2	136	5.9	2,025	87.4	33	1.4	122	5.3	259	11.2		
Wyoming	236	100.0	11	4.5	10	4.4	23	9.6	188	79.5	5	2.0	21	9.0	44	18.5		

Notes:

^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.

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](#)