

# ECONOMICINCLUSION.GOV



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

### Timing of Households' Use of Payday Loans

#### By State

Geography	All U.S. Households	All U.S. Households	Timing of Payday Lending Use <sup>a</sup>	Timing of Payday Lending Use <sup>a</sup>	Timing of Payday Lending Use <sup>a</sup>	Timing of Payday Lending Use <sup>a</sup>	Timing of Payday Lending Use <sup>a</sup>	Timing of Payday Lending Use <sup>a</sup>	Timing of Payday Lending Use <sup>a</sup>	Timing of Payday Lending Use <sup>a</sup>	Timing of Payday Lending Use <sup>a</sup>	Timing of Payday Lending Use <sup>a</sup>	Memo Items	Memo Items	Memo Items	Memo Items
			In Last 30 Days	In Last 30 Days	In Last 30 Days	In Last 30 Days	In Last 30 Days	In Last 30 Days	In Last 30 Days	In Last 30 Days	In Last 30 Days	In Last 30 Days	Payday Lending Use in the Last Year	Payday Lending Use in the Last Year	Payday Lending Use in the Last Year	Payday Lending Use in the Last Year
	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	814	0.7	1,249	1.0	3,559	3.0	111,772	92.8	3,014	2.5	2,063	1.7	5,622	4.7
Alabama	1,889	100.0	14	0.8	54	2.8	82	4.3	1,709	90.5	30	1.6	68	3.6	150	7.9
Alaska	276	100.0	1	0.4	4	1.3	9	3.3	254	91.9	9	3.1	5	1.7	14	5.0
Arizona	2,622	100.0	4	0.1	26	1.0	124	4.7	2,435	92.9	33	1.3	29	1.1	154	5.9
Arkansas	1,142	100.0	3	0.3	4	0.3	43	3.7	1,072	93.9	20	1.7	7	0.7	50	4.4
California	13,191	100.0	118	0.9	124	0.9	434	3.3	12,124	91.9	391	3.0	242	1.8	676	5.1
Colorado	1,974	100.0	16	0.8	31	1.6	69	3.5	1,815	92.0	43	2.2	47	2.4	116	5.9
Connecticut	1,365	100.0	1	0.1	1	0.1	14	1.0	1,328	97.3	20	1.5	2	0.2	16	1.2
Delaware	346	100.0	1	0.3	3	0.9	7	2.0	326	94.5	8	2.3	4	1.2	11	3.2
District of Columbia	281	100.0	0	0.1	1	0.2	4	1.5	269	95.7	7	2.5	1	0.3	5	1.8
Florida	7,801	100.0	77	1.0	110	1.4	220	2.8	7,088	90.9	306	3.9	187	2.4	407	5.2
Georgia	3,834	100.0	15	0.4	19	0.5	49	1.3	3,651	95.2	100	2.6	34	0.9	83	2.2
Hawaii	443	100.0	2	0.4	1	0.1	12	2.7	411	92.9	17	3.9	2	0.5	14	3.2
Idaho	589	100.0	10	1.6	15	2.6	31	5.3	525	89.2	8	1.3	25	4.2	56	9.5
Illinois	4,956	100.0	7	0.1	50	1.0	154	3.1	4,604	92.9	141	2.9	57	1.2	211	4.3
Indiana	2,560	100.0	20	0.8	37	1.5	89	3.5	2,354	92.0	59	2.3	58	2.2	147	5.7
Iowa	1,244	100.0	9	0.7	14	1.2	32	2.6	1,158	93.1	31	2.5	23	1.8	55	4.4
Kansas	1,136	100.0	15	1.3	23	2.0	69	6.0	1,012	89.1	18	1.6	38	3.3	106	9.4
Kentucky	1,819	100.0	29	1.6	21	1.2	50	2.8	1,696	93.2	23	1.3	50	2.8	101	5.5
Louisiana	1,816	100.0	18	1.0	9	0.5	101	5.5	1,644	90.6	43	2.4	28	1.5	128	7.1
Maine	546	100.0	1	0.1	1	0.2	8	1.5	529	96.8	7	1.3	2	0.3	10	1.8
Maryland	2,170	100.0	3	0.1	16	0.7	24	1.1	2,085	96.1	42	1.9	19	0.9	43	2.0
Massachusetts	2,614	100.0	3	0.1	7	0.3	15	0.6	2,534	96.9	55	2.1	11	0.4	25	1.0
Michigan	3,969	100.0	27	0.7	30	0.7	81	2.0	3,718	93.7	113	2.9	56	1.4	137	3.5
Minnesota	2,163	100.0	13	0.6	6	0.3	33	1.5	2,081	96.2	30	1.4	19	0.9	52	2.4
Mississippi	1,143	100.0	4	0.4	11	1.0	73	6.4	1,043	91.2	12	1.1	16	1.4	88	7.7
Missouri	2,490	100.0	29	1.2	24	1.0	130	5.2	2,263	90.9	44	1.8	53	2.1	183	7.3
Montana	426	100.0	2	0.4	3	0.6	21	4.8	394	92.5	7	1.6	4	1.0	25	5.8
Nebraska	734	100.0	6	0.8	6	0.8	20	2.8	693	94.4	9	1.2	12	1.6	32	4.4
Nevada	1,035	100.0	23	2.2	58	5.6	42	4.1	875	84.6	37	3.6	81	7.8	123	11.8
New Hampshire	526	100.0	-	-	1	0.1	5	1.0	509	96.8	11	2.0	1	0.1	6	1.1
New Jersey	3,202	100.0	-	-	5	0.2	18	0.6	3,147	98.3	31	1.0	5	0.2	24	0.7
New Mexico	816	100.0	8	1.0	11	1.4	22	2.7	752	92.2	22	2.7	20	2.4	42	5.1
New York	7,677	100.0	-	-	11	0.1	34	0.4	7,367	96.0	265	3.5	11	0.1	45	0.6
North Carolina	3,878	100.0	8	0.2	11	0.3	89	2.3	3,686	95.0	84	2.2	19	0.5	109	2.8
North Dakota	283	100.0	2	0.9	5	1.7	5	1.9	266	94.1	4	1.4	7	2.6	13	4.5
Ohio	4,719	100.0	37	0.8	74	1.6	213	4.5	4,219	89.4	176	3.7	111	2.4	324	6.9
Oklahoma	1,503	100.0	15	1.0	27	1.8	56	3.7	1,361	90.5	44	2.9	42	2.8	99	6.6
Oregon	1,522	100.0	12	0.8	6	0.4	57	3.7	1,424	93.5	24	1.6	19	1.2	75	4.9
Pennsylvania	5,161	100.0	17	0.3	21	0.4	53	1.0	4,943	95.8	127	2.5	38	0.7	91	1.8
Rhode Island	423	100.0	0	0.1	4	0.9	3	0.7	403	95.1	13	3.2	4	1.0	7	1.7
South Carolina	1,787	100.0	16	0.9	17	0.9	84	4.7	1,634	91.4	37	2.1	33	1.8	116	6.5
South Dakota	329	100.0	5	1.6	6	1.7	9	2.7	306	93.0	3	1.0	11	3.3	20	6.1
Tennessee	2,605	100.0	33	1.3	55	2.1	89	3.4	2,398	92.1	30	1.1	87	3.4	177	6.8
Texas	9,136	100.0	92	1.0	165	1.8	316	3.5	8,381	91.7	181	2.0	257	2.8	573	6.3
Utah	926	100.0	11	1.2	18	2.0	54	5.8	843	91.0	-	-	29	3.2	83	9.0
Vermont	269	100.0	-	-	1	0.3	3	1.0	262	97.5	3	1.2	1	0.3	4	1.3
Virginia	3,008	100.0	19	0.6	26	0.9	100	3.3	2,709	90.1	154	5.1	45	1.5	144	4.8
Washington	2,748	100.0	48	1.7	45	1.6	215	7.8	2,367	86.1	74	2.7	93	3.4	307	11.2
West Virginia	762	100.0	2	0.2	3	0.4	7	1.0	728	95.5	22	2.9	5	0.6	12	1.6
Wisconsin	2,316	100.0	13	0.6	26	1.1	74	3.2	2,165	93.5	38	1.7	39	1.7	113	4.9
Wyoming	236	100.0	4	1.6	3	1.2	12	5.2	211	89.3	6	2.7	6	2.7	19	8.0

#### 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](#)