

# ECONOMICINCLUSION.GOV



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

### Timing of Households' Use of Remittances

#### By State

Geography	All U.S. Households	All U.S. Households	Timing of Non-Bank Remittance Use <sup>a</sup>	Timing of Non-Bank Remittance Use <sup>a</sup>	Timing of Non-Bank Remittance Use <sup>a</sup>	Timing of Non-Bank Remittance Use <sup>a</sup>	Timing of Non-Bank Remittance Use <sup>a</sup>	Timing of Non-Bank Remittance Use <sup>a</sup>	Timing of Non-Bank Remittance Use <sup>a</sup>	Timing of Non-Bank Remittance Use <sup>a</sup>	Timing of Non-Bank Remittance Use <sup>a</sup>	Timing of Non-Bank Remittance 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 Remittances Used in the Last Year	Non-Bank Remittances Used in the Last Year	Ever Used Non-Bank Remittances	Ever Used Non-Bank Remittances
	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	1,758	1.5	2,640	2.2	2,678	2.2	110,431	91.7	2,901	2.4	4,397	3.7	7,076	5.9
Alabama	1,889	100.0	8	0.4	29	1.5	44	2.4	1,771	93.8	36	1.9	37	1.9	81	4.3
Alaska	276	100.0	3	1.1	6	2.2	7	2.5	250	90.6	10	3.6	9	3.3	16	5.8
Arizona	2,622	100.0	54	2.1	86	3.3	48	1.8	2,402	91.6	31	1.2	140	5.4	188	7.2
Arkansas	1,142	100.0	10	0.9	14	1.3	23	2.0	1,068	93.6	26	2.3	25	2.1	48	4.2
California	13,191	100.0	346	2.6	489	3.7	437	3.3	11,519	87.3	400	3.0	835	6.3	1,272	9.6
Colorado	1,974	100.0	17	0.9	38	1.9	33	1.7	1,847	93.6	38	1.9	55	2.8	88	4.5
Connecticut	1,365	100.0	23	1.7	22	1.6	21	1.6	1,276	93.5	22	1.6	45	3.3	67	4.9
Delaware	346	100.0	4	1.0	5	1.5	5	1.3	326	94.3	7	1.9	9	2.5	13	3.8
District of Columbia	281	100.0	5	1.9	10	3.6	7	2.6	249	88.7	9	3.2	15	5.5	23	8.1
Florida	7,801	100.0	146	1.9	243	3.1	185	2.4	6,942	89.0	285	3.7	389	5.0	574	7.4
Georgia	3,834	100.0	57	1.5	80	2.1	81	2.1	3,505	91.4	111	2.9	137	3.6	218	5.7
Hawaii	443	100.0	12	2.7	11	2.4	16	3.6	383	86.6	21	4.7	23	5.1	39	8.7
Idaho	589	100.0	3	0.6	8	1.4	9	1.5	560	95.0	9	1.5	12	2.0	21	3.5
Illinois	4,956	100.0	82	1.7	144	2.9	95	1.9	4,500	90.8	137	2.8	225	4.5	320	6.5
Indiana	2,560	100.0	4	0.2	26	1.0	34	1.3	2,442	95.4	54	2.1	30	1.2	64	2.5
Iowa	1,244	100.0	15	1.2	15	1.2	13	1.0	1,176	94.6	25	2.0	30	2.4	43	3.4
Kansas	1,136	100.0	10	0.9	12	1.1	28	2.5	1,068	94.0	18	1.6	22	2.0	51	4.5
Kentucky	1,819	100.0	5	0.3	24	1.3	20	1.1	1,756	96.5	15	0.8	29	1.6	48	2.7
Louisiana	1,816	100.0	23	1.3	16	0.9	47	2.6	1,692	93.2	39	2.1	39	2.1	86	4.7
Maine	546	100.0	5	1.0	3	0.6	10	1.8	521	95.4	7	1.3	9	1.6	18	3.4
Maryland	2,170	100.0	31	1.4	69	3.2	51	2.3	1,972	90.9	47	2.2	100	4.6	151	7.0
Massachusetts	2,614	100.0	38	1.5	23	0.9	56	2.1	2,446	93.6	52	2.0	61	2.3	116	4.5
Michigan	3,969	100.0	5	0.1	57	1.4	63	1.6	3,739	94.2	105	2.7	62	1.6	124	3.1
Minnesota	2,163	100.0	11	0.5	21	1.0	41	1.9	2,063	95.4	27	1.2	32	1.5	73	3.4
Mississippi	1,143	100.0	2	0.2	14	1.2	25	2.2	1,090	95.3	12	1.1	17	1.4	41	3.6
Missouri	2,490	100.0	19	0.8	14	0.5	43	1.7	2,372	95.2	42	1.7	33	1.3	76	3.1
Montana	426	100.0	2	0.4	2	0.4	6	1.3	412	96.7	5	1.1	4	0.8	9	2.2
Nebraska	734	100.0	7	1.0	10	1.4	17	2.3	685	93.4	14	1.9	18	2.4	35	4.7
Nevada	1,035	100.0	25	2.4	40	3.9	25	2.4	914	88.3	31	3.0	65	6.3	90	8.7
New Hampshire	526	100.0	1	0.2	8	1.6	5	0.9	503	95.6	9	1.7	9	1.8	14	2.7
New Jersey	3,202	100.0	52	1.6	154	4.8	148	4.6	2,804	87.6	45	1.4	205	6.4	353	11.0
New Mexico	816	100.0	13	1.6	10	1.3	16	2.0	742	91.0	34	4.1	23	2.9	40	4.9
New York	7,677	100.0	167	2.2	265	3.4	177	2.3	6,799	88.6	270	3.5	432	5.6	608	7.9
North Carolina	3,878	100.0	53	1.4	78	2.0	51	1.3	3,621	93.4	76	2.0	130	3.4	181	4.7
North Dakota	283	100.0	1	0.5	1	0.3	2	0.9	275	97.3	3	1.0	2	0.8	5	1.7
Ohio	4,719	100.0	29	0.6	24	0.5	73	1.5	4,432	93.9	160	3.4	53	1.1	126	2.7
Oklahoma	1,503	100.0	22	1.5	19	1.3	39	2.6	1,392	92.6	30	2.0	41	2.7	80	5.3
Oregon	1,522	100.0	12	0.8	26	1.7	44	2.9	1,420	93.3	20	1.3	39	2.5	82	5.4
Pennsylvania	5,161	100.0	19	0.4	79	1.5	56	1.1	4,884	94.6	124	2.4	98	1.9	154	3.0
Rhode Island	423	100.0	8	1.9	8	1.8	11	2.5	384	90.7	13	3.0	16	3.8	26	6.2
South Carolina	1,787	100.0	7	0.4	11	0.6	33	1.8	1,708	95.6	28	1.6	18	1.0	51	2.9
South Dakota	329	100.0	2	0.7	4	1.2	6	1.7	314	95.4	3	1.0	6	1.8	12	3.5
Tennessee	2,605	100.0	15	0.6	31	1.2	50	1.9	2,490	95.6	18	0.7	46	1.8	97	3.7
Texas	9,136	100.0	286	3.1	257	2.8	298	3.3	8,135	89.0	160	1.8	543	5.9	841	9.2
Utah	926	100.0	7	0.7	11	1.2	15	1.6	893	96.4	-	-	18	2.0	33	3.6
Vermont	269	100.0	0	0.1	1	0.3	5	1.7	260	96.6	4	1.3	1	0.4	6	2.1
Virginia	3,008	100.0	32	1.1	48	1.6	44	1.5	2,743	91.2	141	4.7	79	2.6	124	4.1
Washington	2,748	100.0	21	0.8	39	1.4	63	2.3	2,565	93.3	61	2.2	60	2.2	122	4.5
West Virginia	762	100.0	1	0.2	6	0.8	8	1.0	721	94.6	26	3.4	7	0.9	15	2.0
Wisconsin	2,316	100.0	32	1.4	28	1.2	42	1.8	2,178	94.0	36	1.6	60	2.6	102	4.4
Wyoming	236	100.0	2	0.8	1	0.5	4	1.7	223	94.4	6	2.5	3	1.4	7	3.1

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](#)