

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

Timing of Unbanked 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	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
All Unbanked Households	9,875	100.0	2,467	25.0	1,290	13.1	913	9.2	4,754	48.1	451	4.6	3,757	38.0	4,670	47.3
Alabama	193	100.0	42	21.7	34	17.6	24	12.6	89	46.2	4	1.9	76	39.3	100	51.9
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Arizona	304	100.0	72	23.7	58	19.0	9	2.9	155	51.0	10	3.4	130	42.7	138	45.6
Arkansas	141	100.0	30	21.3	11	7.8	12	8.2	79	56.3	9	6.4	41	29.1	53	37.3
California	1,030	100.0	349	33.9	121	11.7	63	6.1	441	42.8	57	5.5	470	45.6	533	51.7
Colorado	107	100.0	24	22.1	18	16.7	7	6.2	57	53.2	2	1.8	41	38.7	48	45.0
Connecticut	73	100.0	10	13.9	10	13.4	3	4.2	50	68.5	-	-	20	27.3	23	31.5
Delaware	23	100.0	5	23.0	4	15.5	4	16.3	9	39.4	1	5.8	9	38.5	13	54.8
District of Columbia	31	100.0	3	8.4	4	12.8	3	8.4	20	64.8	2	5.6	6	21.2	9	29.6
Florida	570	100.0	179	31.4	70	12.2	44	7.7	256	44.8	22	3.9	249	43.6	293	51.3
Georgia	442	100.0	95	21.4	51	11.4	41	9.3	231	52.2	25	5.7	145	32.8	186	42.1
Hawaii	17	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Idaho	33	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Illinois	374	100.0	99	26.5	61	16.4	26	6.8	165	44.0	24	6.3	160	42.8	186	49.7
Indiana	201	100.0	69	34.6	20	10.0	17	8.5	87	43.5	7	3.5	89	44.5	106	53.0
Iowa	54	100.0	12	22.6	6	11.7	4	7.9	28	52.4	3	5.4	19	34.3	23	42.2
Kansas	81	100.0	27	33.4	14	17.5	12	14.4	25	31.2	3	3.5	41	50.9	53	65.3
Kentucky	179	100.0	32	17.9	24	13.4	12	6.5	103	57.7	8	4.5	56	31.3	68	37.8
Louisiana	209	100.0	31	14.8	16	7.8	38	18.2	109	52.3	14	6.9	47	22.6	85	40.8
Maine	20	100.0	4	18.0	4	20.7	1	6.6	10	48.1	1	6.7	8	38.7	9	45.2
Maryland	123	100.0	32	26.2	17	13.8	12	9.8	57	46.5	4	3.6	49	40.0	61	49.8
Massachusetts	128	100.0	23	17.9	16	12.6	24	18.9	65	50.6	-	-	39	30.5	63	49.4
Michigan	307	100.0	61	19.8	55	17.9	18	5.7	165	53.6	9	3.0	116	37.7	133	43.4
Minnesota	90	100.0	17	19.2	9	10.4	10	11.1	49	54.7	4	4.6	27	29.6	36	40.7
Mississippi	173	100.0	52	29.9	17	9.9	13	7.3	84	48.5	8	4.4	69	39.9	81	47.2
Missouri	237	100.0	56	23.4	29	12.1	21	8.7	122	51.4	10	4.3	84	35.5	105	44.2
Montana	21	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nebraska	27	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nevada	77	100.0	27	35.1	17	21.9	6	8.4	18	23.1	9	11.5	44	57.0	50	65.4
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
New Jersey	212	100.0	96	45.3	16	7.6	19	9.2	72	33.8	9	4.1	112	52.9	131	62.1
New Mexico	94	100.0	26	27.5	5	4.9	2	1.8	62	65.9	-	-	30	32.3	32	34.1
New York	740	100.0	158	21.4	105	14.2	90	12.1	357	48.2	31	4.1	263	35.6	353	47.7
North Carolina	359	100.0	75	20.9	74	20.5	20	5.4	180	50.1	11	3.1	149	41.4	168	46.9
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Ohio	414	100.0	82	19.8	51	12.4	39	9.4	205	49.5	37	8.9	133	32.2	172	41.6
Oklahoma	164	100.0	33	20.2	21	12.7	10	5.8	99	60.2	2	1.1	54	32.9	63	38.7
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pennsylvania	315	100.0	38	11.9	46	14.6	51	16.2	164	52.0	17	5.3	83	26.5	135	42.7
Rhode Island	30	100.0	5	15.8	2	7.9	5	18.3	16	54.7	1	3.3	7	23.7	12	42.0
South Carolina	166	100.0	32	19.5	45	27.0	18	10.9	59	35.6	12	7.1	77	46.5	95	57.3
South Dakota	15	100.0	4	30.0	2	16.3	-	-	7	49.2	1	4.5	7	46.3	7	46.3
Tennessee	283	100.0	100	35.4	42	15.0	43	15.0	98	34.6	-	-	142	50.4	185	65.4
Texas	1,167	100.0	302	25.9	131	11.2	125	10.7	561	48.1	48	4.1	433	37.1	557	47.8
Utah	26	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Vermont	9	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Virginia	199	100.0	31	15.6	9	4.7	10	5.3	125	63.0	23	11.5	40	20.3	51	25.5
Washington	123	100.0	26	21.0	24	19.4	20	16.6	43	35.1	10	8.0	50	40.4	70	56.9
West Virginia	72	100.0	5	6.3	4	4.8	11	15.2	50	69.3	3	4.3	8	11.1	19	26.3
Wisconsin	105	100.0	40	38.1	-	-	6	5.7	57	53.9	3	2.4	40	38.1	46	43.7
Wyoming	14	100.0	5	37.3	3	18.5	2	12.6	4	26.8	1	4.8	8	55.8	9	68.4

Notes:

NA = Not available because the sample size was too small to make an accurate estimate.

- = 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

^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](#)