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



Timing of Unbanked Households' Use of Payday Loans By State

Geography	All Unbanked Households		Timing of Payday Lending Use ^a		Timing of Payday Lending Use ^a		Timing of Payday Lending Use ^a		Timing of Payday Lending Use ^a		Timing of Payday Lending Use ^a		Timing of Payday Lending Use ^a		Memo Items		Memo Items		Memo Items		Memo Items	
	Households (1000s)	Row Pct	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	Payday Lending Use in the Last Year	Payday Lending Use in the Last Year	Ever Used Payday Lending	Ever Used Payday Lending	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	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Unbanked Households	9,875	100.0	45	0.5	117	1.2	565	5.7	8,554	86.6	594	6.0	162	1.6	727	7.4						
Alabama	193	100.0	-	-	9	4.5	4	2.2	176	91.4	4	1.9	9	4.5	13	6.7						
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA						
Arizona	304	100.0	-	-	4	1.4	36	11.7	253	83.4	11	3.5	4	1.4	40	13.1						
Arkansas	141	100.0	-	-	-	-	6	4.1	126	89.5	9	6.4	-	-	6	4.1						
California	1,030	100.0	-	-	8	0.8	57	5.5	886	86.0	80	7.7	8	0.8	65	6.3						
Colorado	107	100.0	-	-	2	2.0	12	11.2	86	80.9	6	6.0	2	2.0	14	13.1						
Connecticut	73	100.0	-	-	-	-	1	1.8	68	92.7	4	5.5	-	-	1	1.8						
Delaware	23	100.0	-	-	-	-	0	1.5	21	90.2	2	8.2	-	-	0	1.5						
District of Columbia	31	100.0	-	-	-	-	2	5.9	27	87.6	2	6.5	-	-	2	5.9						
Florida	570	100.0	-	-	5	0.8	46	8.1	456	80.0	63	11.0	5	0.8	51	9.0						
Georgia	442	100.0	-	-	5	1.0	4	0.9	409	92.5	24	5.5	5	1.0	9	2.0						
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	-	-	4	1.2	24	6.3	320	85.5	26	7.0	4	1.2	28	7.5						
Indiana	201	100.0	-	-	8	4.0	22	10.8	155	77.4	16	7.8	8	4.0	30	14.8						
Iowa	54	100.0	-	-	2	3.2	2	2.8	47	86.1	4	8.0	2	3.2	3	6.0						
Kansas	81	100.0	2	2.9	4	5.4	11	13.5	59	72.8	4	5.3	7	8.3	18	21.8						
Kentucky	179	100.0	5	2.6	2	1.1	12	6.6	153	85.1	8	4.5	7	3.8	19	10.3						
Louisiana	209	100.0	3	1.6	-	-	17	8.3	174	83.4	14	6.7	3	1.6	21	9.9						
Maine	20	100.0	-	-	-	-	0	2.2	19	91.1	1	6.7	-	-	0	2.2						
Maryland	123	100.0	-	-	-	-	2	1.3	114	92.8	7	5.9	-	-	2	1.3						
Massachusetts	128	100.0	3	2.4	-	-	-	-	125	97.6	-	-	3	2.4	3	2.4						
Michigan	307	100.0	-	-	-	-	12	3.8	275	89.5	21	6.7	-	-	12	3.8						
Minnesota	90	100.0	2	2.5	2	2.4	2	2.0	81	89.9	3	3.2	4	4.9	6	6.9						
Mississippi	173	100.0	-	-	2	1.4	20	11.8	143	82.9	7	3.8	2	1.4	23	13.2						
Missouri	237	100.0	3	1.4	3	1.4	18	7.7	209	88.0	3	1.5	7	2.8	25	10.5						
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	1	1.6	7	9.2	9	11.7	50	65.0	10	12.4	8	10.9	17	22.6						
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA						
New Jersey	212	100.0	-	-	-	-	-	-	212	100.0	-	-	-	-	-	-						
New Mexico	94	100.0	2	1.8	1	1.3	2	1.8	89	95.2	-	-	3	3.1	5	4.8						
New York	740	100.0	-	-	-	-	8	1.1	683	92.3	48	6.5	-	-	8	1.1						
North Carolina	359	100.0	-	-	-	-	8	2.3	340	94.5	12	3.3	-	-	8	2.3						
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA						
Ohio	414	100.0	-	-	7	1.7	32	7.6	331	80.0	44	10.7	7	1.7	39	9.3						
Oklahoma	164	100.0	3	1.9	7	4.0	20	12.0	130	79.3	5	2.9	10	5.8	29	17.9						
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA						
Pennsylvania	315	100.0	-	-	-	-	4	1.3	291	92.2	21	6.5	-	-	4	1.3						
Rhode Island	30	100.0	-	-	-	-	2	6.5	26	88.5	1	4.9	-	-	2	6.5						
South Carolina	166	100.0	-	-	3	1.8	2	1.4	146	87.8	15	9.0	3	1.8	5	3.2						
South Dakota	15	100.0	1	6.6	1	5.2	1	6.2	11	77.5	1	4.5	2	11.8	3	18.0						
Tennessee	283	100.0	5	1.6	7	2.6	21	7.3	244	86.4	6	2.1	12	4.2	33	11.5						
Texas	1,167	100.0	11	0.9	16	1.4	76	6.5	1,006	86.3	57	4.9	27	2.3	103	8.8						
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	-	-	-	-	14	7.3	163	82.1	21	10.6	-	-	14	7.3						
Washington	123	100.0	-	-	-	-	9	7.3	99	80.0	16	12.6	-	-	9	7.3						
West Virginia	72	100.0	-	-	1	2.0	2	2.3	69	95.7	-	-	1	2.0	3	4.3						
Wisconsin	105	100.0	-	-	3	3.3	11	10.1	86	81.4	5	5.1	3	3.3	14	13.4						
Wyoming	14	100.0	-	-	-	-	3	23.0	10	72.2	1	4.8	-	-	3	23.0						

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](#)