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



Timing of Underbanked Households' Use of Payday Loans

By State

Geography	All Underbanked Households	All Underbanked 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	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
			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
All Underbanked Households	24,199	100.0	769	3.2	1,132	4.7	1,640	6.8	20,480	84.6	179	0.7	1,901	7.9	3,541	14.6
Alabama	544	100.0	14	2.7	45	8.2	42	7.7	443	81.4	-	-	59	10.9	101	18.6
Alaska	56	100.0	1	2.1	4	6.3	5	8.6	46	83.0	-	-	5	8.4	9	17.0
Arizona	537	100.0	4	0.7	21	4.0	42	7.7	471	87.6	-	-	25	4.7	67	12.4
Arkansas	321	100.0	3	1.1	4	1.2	30	9.2	284	88.5	-	-	7	2.3	37	11.5
California	2,374	100.0	118	5.0	116	4.9	170	7.2	1,952	82.2	18	0.7	234	9.9	404	17.0
Colorado	317	100.0	16	5.1	29	9.2	26	8.1	241	76.0	5	1.7	45	14.3	71	22.4
Connecticut	208	100.0	1	0.5	1	0.6	2	1.2	202	97.0	1	0.7	2	1.1	5	2.3
Delaware	54	100.0	1	1.7	3	6.1	2	3.7	46	86.3	1	2.3	4	7.8	6	11.4
District of Columbia	63	100.0	0	0.6	1	1.0	1	1.8	61	96.7	-	-	1	1.5	2	3.3
Florida	1,645	100.0	77	4.7	105	6.4	81	4.9	1,363	82.8	20	1.2	182	11.1	263	16.0
Georgia	1,026	100.0	15	1.5	14	1.4	32	3.2	960	93.5	5	0.5	29	2.8	62	6.0
Hawaii	89	100.0	2	2.1	1	0.6	7	7.7	79	89.6	-	-	2	2.7	9	10.4
Idaho	112	100.0	10	8.5	14	12.5	16	14.6	72	64.4	-	-	24	21.0	40	35.6
Illinois	879	100.0	7	0.8	46	5.2	76	8.7	747	85.0	3	0.4	53	6.0	129	14.7
Indiana	489	100.0	20	4.1	29	6.0	50	10.2	389	79.6	-	-	50	10.1	100	20.4
Iowa	215	100.0	9	4.0	13	5.9	15	7.1	175	81.7	3	1.3	21	9.9	37	17.0
Kansas	223	100.0	13	5.7	18	8.2	31	14.0	158	70.7	3	1.4	31	13.9	62	27.9
Kentucky	391	100.0	24	6.2	19	4.9	23	5.9	321	82.2	3	0.7	44	11.2	67	17.1
Louisiana	495	100.0	15	3.1	9	1.8	51	10.3	419	84.8	-	-	24	4.9	75	15.2
Maine	104	100.0	1	0.7	1	1.1	5	5.1	96	92.0	1	1.1	2	1.8	7	6.9
Maryland	461	100.0	3	0.7	16	3.5	18	4.0	423	91.9	-	-	19	4.1	37	8.1
Massachusetts	369	100.0	-	-	7	2.0	12	3.2	350	94.8	-	-	7	2.0	19	5.2
Michigan	685	100.0	27	3.9	30	4.3	40	5.9	585	85.4	4	0.5	56	8.2	97	14.1
Minnesota	272	100.0	11	3.9	4	1.4	16	5.9	238	87.4	4	1.3	15	5.3	31	11.3
Mississippi	269	100.0	4	1.6	9	3.3	35	13.0	221	82.0	-	-	13	4.9	48	18.0
Missouri	514	100.0	26	5.0	21	4.1	70	13.7	383	74.5	14	2.7	47	9.1	117	22.8
Montana	93	100.0	2	1.6	3	2.8	7	7.8	81	86.3	1	1.4	4	4.5	11	12.3
Nebraska	130	100.0	5	3.9	6	4.4	5	3.9	114	87.2	1	0.7	11	8.3	16	12.2
Nevada	323	100.0	21	6.6	51	15.7	18	5.7	228	70.6	4	1.3	72	22.3	91	28.1
New Hampshire	66	100.0	-	-	1	0.8	2	3.7	62	94.0	1	1.4	1	0.8	3	4.6
New Jersey	621	100.0	-	-	5	0.9	3	0.5	604	97.3	8	1.3	5	0.9	9	1.4
New Mexico	193	100.0	7	3.5	10	5.2	8	4.2	168	87.1	-	-	17	8.7	25	12.9
New York	1,487	100.0	-	-	11	0.7	12	0.8	1,443	97.0	22	1.5	11	0.7	23	1.5
North Carolina	840	100.0	8	1.0	11	1.4	56	6.7	760	90.5	4	0.5	19	2.3	76	9.0
North Dakota	51	100.0	2	4.8	4	8.5	1	1.7	43	85.0	-	-	7	13.3	8	15.0
Ohio	912	100.0	37	4.1	67	7.3	99	10.8	705	77.3	4	0.5	104	11.4	203	22.2
Oklahoma	349	100.0	12	3.4	21	6.0	25	7.2	291	83.4	-	-	33	9.4	58	16.6
Oregon	219	100.0	12	5.6	6	2.9	18	8.3	182	83.3	-	-	19	8.5	37	16.7
Pennsylvania	931	100.0	17	1.8	21	2.2	34	3.6	847	91.0	13	1.4	38	4.0	71	7.7
Rhode Island	75	100.0	0	0.5	4	5.1	1	0.7	69	91.6	2	2.1	4	5.7	5	6.4
South Carolina	369	100.0	16	4.3	14	3.7	53	14.3	286	77.6	-	-	30	8.0	82	22.4
South Dakota	72	100.0	4	5.8	5	6.9	5	7.5	58	79.9	-	-	9	12.7	15	20.1
Tennessee	473	100.0	28	5.9	47	10.0	45	9.4	353	74.6	-	-	75	15.9	120	25.4
Texas	2,481	100.0	82	3.3	149	6.0	165	6.7	2,078	83.8	7	0.3	230	9.3	396	15.9
Utah	195	100.0	8	4.0	18	9.3	28	14.2	141	72.4	-	-	26	13.3	54	27.6
Vermont	47	100.0	-	-	1	1.7	2	3.4	45	95.0	-	-	1	1.7	2	5.0
Virginia	503	100.0	19	3.8	26	5.1	46	9.1	397	78.9	15	3.1	45	8.9	91	18.1
Washington	533	100.0	48	9.0	45	8.4	77	14.5	356	66.8	7	1.2	93	17.4	170	31.9
West Virginia	146	100.0	2	1.1	2	1.2	1	1.0	140	95.6	2	1.1	3	2.3	5	3.3
Wisconsin	329	100.0	13	3.9	23	6.9	24	7.3	267	80.9	3	1.0	35	10.8	60	18.1
Wyoming	50	100.0	4	7.5	3	5.5	4	8.6	39	77.5	0	0.8	6	13.1	11	21.7

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.
^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](#)