

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

Timing of Underbanked Households' Use of Refund Anticipation Loans

By State

Geography	All Underbanked Households	All Underbanked Households	Timing of Refund Anticipation Loan Use ^a	Timing of Refund Anticipation Loan Use ^a	Timing of Refund Anticipation Loan Use ^a	Timing of Refund Anticipation Loan Use ^a	Timing of Refund Anticipation Loan Use ^a	Timing of Refund Anticipation Loan Use ^a	Timing of Refund Anticipation Loan Use ^a	Timing of Refund Anticipation Loan Use ^a	Memo Item	Memo Item
			In the Last Year	In the Last Year	Not in the Last Year	Not in the Last Year	Never Used	Never Used	Unknown	Unknown	Ever Used Refund Anticipation Loan	Ever Used Refund Anticipation Loan
	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	1,114	4.6	1,438	5.9	21,441	88.6	205	0.8	2,553	10.5
Alabama	544	100.0	41	7.5	28	5.2	475	87.3	-	-	69	12.7
Alaska	56	100.0	4	7.0	4	7.0	48	86.0	-	-	8	14.0
Arizona	537	100.0	-	-	4	0.8	530	98.5	4	0.7	4	0.8
Arkansas	321	100.0	22	6.9	22	6.8	277	86.3	-	-	44	13.7
California	2,374	100.0	76	3.2	83	3.5	2,200	92.7	14	0.6	160	6.7
Colorado	317	100.0	14	4.4	19	6.0	282	89.0	2	0.6	33	10.4
Connecticut	208	100.0	5	2.6	12	5.8	189	90.9	1	0.7	17	8.4
Delaware	54	100.0	2	4.2	3	6.2	47	87.4	1	2.3	6	10.3
District of Columbia	63	100.0	-	-	3	5.1	59	94.3	0	0.6	3	5.1
Florida	1,645	100.0	46	2.8	79	4.8	1,506	91.6	14	0.8	125	7.6
Georgia	1,026	100.0	83	8.1	85	8.2	852	83.0	7	0.7	167	16.3
Hawaii	89	100.0	2	2.7	3	3.8	83	93.5	-	-	6	6.5
Idaho	112	100.0	3	3.1	4	3.7	104	93.3	-	-	8	6.7
Illinois	879	100.0	36	4.1	49	5.5	791	90.0	3	0.4	85	9.7
Indiana	489	100.0	35	7.2	20	4.2	433	88.7	-	-	55	11.3
Iowa	215	100.0	10	4.8	14	6.4	188	87.5	3	1.3	24	11.2
Kansas	223	100.0	22	9.7	12	5.2	189	84.4	2	0.7	33	14.9
Kentucky	391	100.0	9	2.4	47	12.1	331	84.8	3	0.7	57	14.5
Louisiana	495	100.0	16	3.2	18	3.6	461	93.2	-	-	34	6.8
Maine	104	100.0	5	4.4	10	9.8	89	85.2	1	0.6	15	14.3
Maryland	461	100.0	23	4.9	18	3.9	420	91.2	-	-	41	8.8
Massachusetts	369	100.0	29	7.9	11	3.1	329	89.1	-	-	40	10.9
Michigan	685	100.0	21	3.1	41	6.0	609	89.0	13	1.9	63	9.1
Minnesota	272	100.0	9	3.4	13	4.9	246	90.3	4	1.3	23	8.3
Mississippi	269	100.0	8	3.0	16	6.1	242	89.9	3	1.0	24	9.1
Missouri	514	100.0	11	2.1	32	6.2	459	89.2	13	2.5	43	8.3
Montana	93	100.0	5	5.6	2	1.7	87	92.7	-	-	7	7.3
Nebraska	130	100.0	5	4.0	4	3.1	120	92.3	1	0.7	9	7.1
Nevada	323	100.0	10	3.1	32	10.0	275	85.2	6	1.8	42	13.1
New Hampshire	66	100.0	3	5.2	2	3.8	60	91.0	-	-	6	9.0
New Jersey	621	100.0	14	2.2	28	4.5	571	92.0	8	1.3	42	6.7
New Mexico	193	100.0	8	4.1	13	6.8	172	89.2	-	-	21	10.8
New York	1,487	100.0	24	1.6	89	6.0	1,353	91.0	22	1.5	113	7.6
North Carolina	840	100.0	44	5.3	64	7.6	731	87.1	-	-	109	12.9
North Dakota	51	100.0	2	3.4	3	5.0	47	91.6	-	-	4	8.4
Ohio	912	100.0	55	6.0	108	11.8	739	81.0	10	1.1	163	17.9
Oklahoma	349	100.0	26	7.4	18	5.3	302	86.6	3	0.7	44	12.7
Oregon	219	100.0	7	3.0	8	3.8	198	90.6	5	2.5	15	6.8
Pennsylvania	931	100.0	47	5.0	80	8.6	801	86.0	4	0.4	126	13.6
Rhode Island	75	100.0	1	1.5	3	3.5	71	93.8	1	1.3	4	5.0
South Carolina	369	100.0	40	11.0	30	8.1	296	80.3	2	0.6	70	19.1
South Dakota	72	100.0	6	7.6	6	8.9	60	83.5	-	-	12	16.5
Tennessee	473	100.0	39	8.2	39	8.3	391	82.6	4	0.9	78	16.5
Texas	2,481	100.0	155	6.3	172	6.9	2,143	86.4	10	0.4	327	13.2
Utah	195	100.0	8	4.0	11	5.7	176	90.3	-	-	19	9.7
Vermont	47	100.0	3	5.4	2	3.2	42	90.6	0	0.8	4	8.6
Virginia	503	100.0	36	7.2	21	4.1	425	84.4	22	4.3	57	11.3
Washington	533	100.0	24	4.4	29	5.4	474	88.9	7	1.2	52	9.8
West Virginia	146	100.0	3	2.1	9	5.9	131	89.8	3	2.2	12	8.0
Wisconsin	329	100.0	14	4.3	10	3.0	296	89.7	10	3.0	24	7.3
Wyoming	50	100.0	2	3.6	4	9.0	43	86.0	1	1.4	6	12.6

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 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](#)