

# ECONOMICINCLUSION.GOV



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

### Unbanked Households' Use of AFS

#### By State

Geography	All Unbanked Households		Ever Used An AFS		Ever Used An AFS		Ever Used An AFS		Ever Used An AFS		Ever Used An AFS		Ever Used An AFS		Ever Used An AFS		Memo Items		Memo Items		Memo Items		Memo Items		Memo Items		
	Households (1000s)	Row Pct	Has Ever Used	Has Ever Used	Has Never Used	Has Never Used	Unknown	Unknown	Ever Used Transaction AFS	Ever Used Transaction AFS	Used Transaction AFS in the Last Year	Used Transaction AFS in the Last Year	Ever Used Credit AFS	Ever Used Credit AFS	Used Credit AFS in the Last Year	Used Credit AFS in the Last Year	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)
All Unbanked Households	9,875	100.0	7,338	74.3	2,036	20.6	501	5.1	6,968	70.6	6,137	62.1	3,138	31.8	1,660	16.8											
Alabama	193	100.0	162	83.9	27	14.2	4	1.9	142	74.0	122	63.5	91	47.2	58	30.2											
Alaska	14	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA											
Arizona	304	100.0	200	65.9	97	32.1	6	2.0	196	64.5	192	63.1	92	30.4	71	23.4											
Arkansas	141	100.0	111	78.6	18	12.7	12	8.8	102	72.5	80	56.4	38	27.3	23	16.4											
California	1,030	100.0	757	73.5	213	20.7	60	5.8	743	72.1	674	65.4	227	22.0	119	11.5											
Colorado	107	100.0	83	77.5	22	20.7	2	1.8	75	70.2	69	64.5	50	46.5	26	24.5											
Connecticut	73	100.0	40	54.6	30	41.5	3	3.9	39	53.0	29	39.6	15	19.9	7	9.7											
Delaware	23	100.0	17	73.4	4	18.8	2	7.8	17	73.4	15	65.0	5	19.9	2	9.2											
District of Columbia	31	100.0	21	69.9	8	24.5	2	5.6	21	68.8	19	63.5	4	13.7	1	2.5											
Florida	570	100.0	406	71.2	122	21.4	42	7.4	378	66.4	343	60.2	114	20.1	62	10.9											
Georgia	442	100.0	326	73.7	91	20.7	25	5.6	302	68.3	264	59.7	149	33.7	69	15.5											
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	294	78.6	56	15.1	24	6.3	271	72.4	231	61.6	102	27.3	47	12.6											
Indiana	201	100.0	144	71.9	46	23.0	10	5.2	140	69.8	127	63.5	61	30.2	25	12.2											
Iowa	54	100.0	43	79.8	10	17.6	1	2.7	40	74.2	32	59.1	17	32.0	7	13.2											
Kansas	81	100.0	70	86.6	8	9.9	3	3.5	68	84.4	66	81.3	41	50.5	23	28.7											
Kentucky	179	100.0	140	78.2	31	17.3	8	4.5	138	77.1	121	67.7	72	40.1	33	18.2											
Louisiana	209	100.0	141	67.7	46	22.2	21	10.1	135	64.6	114	54.6	49	23.7	15	7.1											
Maine	20	100.0	16	79.7	3	13.6	1	6.7	15	71.2	13	65.7	11	53.8	5	25.6											
Maryland	123	100.0	97	79.4	18	14.7	7	5.9	95	77.5	83	67.4	20	16.0	8	6.5											
Massachusetts	128	100.0	93	72.3	31	23.9	5	3.8	84	65.6	74	57.8	47	36.3	18	13.6											
Michigan	307	100.0	230	75.0	64	20.7	13	4.3	223	72.7	201	65.5	103	33.7	42	13.5											
Minnesota	90	100.0	54	60.5	29	32.8	6	6.6	50	55.2	41	46.3	24	27.1	13	14.7											
Mississippi	173	100.0	134	77.4	35	20.0	4	2.6	120	69.6	97	56.1	63	36.6	38	22.1											
Missouri	237	100.0	186	78.5	47	20.0	3	1.5	167	70.6	149	62.8	105	44.2	59	24.7											
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	58	75.2	10	13.4	9	11.5	57	73.3	52	67.3	33	43.0	20	26.4											
New Hampshire	10	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA											
New Jersey	212	100.0	165	78.1	43	20.2	4	1.7	156	73.8	143	67.7	53	24.9	26	12.2											
New Mexico	94	100.0	53	56.6	41	43.4	-	-	53	56.6	48	51.3	17	18.0	10	10.8											
New York	740	100.0	530	71.6	177	23.9	34	4.6	514	69.4	461	62.3	174	23.4	70	9.5											
North Carolina	359	100.0	251	69.9	93	26.0	15	4.1	244	67.8	208	58.0	74	20.6	41	11.5											
North Dakota	15	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA											
Ohio	414	100.0	269	64.9	98	23.6	48	11.6	256	61.8	216	52.2	141	34.0	69	16.7											
Oklahoma	164	100.0	139	84.5	24	14.4	2	1.1	130	79.3	118	71.8	62	37.6	44	26.6											
Oregon	65	100.0	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA											
Pennsylvania	315	100.0	213	67.5	82	26.0	21	6.5	213	67.5	180	57.1	83	26.3	43	13.5											
Rhode Island	30	100.0	20	68.6	8	26.4	1	5.0	20	67.1	14	47.6	7	22.9	4	13.3											
South Carolina	166	100.0	133	80.1	21	12.8	12	7.1	130	78.2	110	66.2	58	34.9	14	8.4											
South Dakota	15	100.0	13	87.0	1	8.5	1	4.5	12	85.0	11	78.1	7	47.7	5	32.2											
Tennessee	283	100.0	264	93.3	19	6.7	-	-	259	91.5	233	82.5	133	47.2	65	23.1											
Texas	1,167	100.0	914	78.3	205	17.5	48	4.1	851	73.0	755	64.7	512	43.9	319	27.4											
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	113	56.9	69	34.7	17	8.4	103	51.8	89	44.6	56	28.1	39	19.8											
Washington	123	100.0	93	75.8	20	16.2	10	8.0	90	73.3	73	58.9	46	37.6	34	27.9											
West Virginia	72	100.0	60	82.9	11	15.2	1	1.9	54	74.8	39	54.1	35	48.7	21	28.8											
Wisconsin	105	100.0	87	82.5	16	15.1	3	2.4	81	77.1	67	63.5	29	27.4	12	11.3											
Wyoming	14	100.0	12	85.0	1	10.2	1	4.8	12	85.0	11	78.9	8	57.8	5	38.9											

#### 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.

AFS transaction products are non-bank check cashing, non-bank money orders and non-bank remittances. AFS credit products are payday loans, pawn shop loans, rent-to-own agreements and refund anticipation loans.

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](#)