

# ECONOMICINCLUSION.GOV

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



### Underbanked Households' Use of AFS

#### By State

Geography	All Underbanked Households	All Underbanked Households	Ever Used An AFS	Ever Used An AFS	Memo Items	Memo Items	Memo Items	Memo Items	Memo Items	Memo Items	Memo Items	Memo Items
			Has Ever Used	Has Ever Used	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
All Underbanked Households	24,199	100.0	24,199	100.0	22,711	93.9	21,874	90.4	9,011	37.2	5,583	23.1
Alabama	544	100.0	544	100.0	495	90.9	476	87.5	194	35.7	142	26.0
Alaska	56	100.0	56	100.0	52	92.9	50	88.9	27	47.9	16	28.0
Arizona	537	100.0	537	100.0	501	93.3	486	90.4	209	38.8	113	20.9
Arkansas	321	100.0	321	100.0	305	94.9	295	91.7	136	42.2	78	24.4
California	2,374	100.0	2,374	100.0	2,264	95.3	2,211	93.1	762	32.1	449	18.9
Colorado	317	100.0	317	100.0	285	89.7	265	83.7	163	51.4	99	31.2
Connecticut	208	100.0	208	100.0	192	92.5	182	87.6	69	32.9	42	20.3
Delaware	54	100.0	54	100.0	51	95.5	49	91.9	13	24.0	9	15.9
District of Columbia	63	100.0	63	100.0	62	98.5	60	95.6	12	20.0	7	11.0
Florida	1,645	100.0	1,645	100.0	1,559	94.8	1,500	91.2	536	32.6	391	23.8
Georgia	1,026	100.0	1,026	100.0	960	93.5	919	89.6	448	43.7	280	27.3
Hawaii	89	100.0	89	100.0	84	94.7	83	93.3	31	34.7	13	14.7
Idaho	112	100.0	112	100.0	101	90.7	97	86.5	59	53.1	40	35.5
Illinois	879	100.0	879	100.0	836	95.1	811	92.3	284	32.3	157	17.8
Indiana	489	100.0	489	100.0	433	88.6	408	83.4	221	45.2	149	30.5
Iowa	215	100.0	215	100.0	194	90.4	191	89.0	89	41.6	57	26.8
Kansas	223	100.0	223	100.0	205	91.8	195	87.2	111	49.6	83	37.0
Kentucky	391	100.0	391	100.0	353	90.4	336	85.8	173	44.3	110	28.2
Louisiana	495	100.0	495	100.0	475	96.0	465	94.0	164	33.2	88	17.8
Maine	104	100.0	104	100.0	91	87.4	88	84.4	51	49.2	36	34.3
Maryland	461	100.0	461	100.0	437	94.9	431	93.5	120	26.0	74	16.1
Massachusetts	369	100.0	369	100.0	350	94.9	338	91.6	108	29.4	68	18.4
Michigan	685	100.0	685	100.0	645	94.1	624	91.1	244	35.7	142	20.8
Minnesota	272	100.0	272	100.0	244	89.9	236	86.6	85	31.1	50	18.3
Mississippi	269	100.0	269	100.0	265	98.4	262	97.4	87	32.4	47	17.5
Missouri	514	100.0	514	100.0	490	95.3	462	89.8	221	42.9	104	20.2
Montana	93	100.0	93	100.0	87	93.3	78	83.0	46	49.1	35	37.6
Nebraska	130	100.0	130	100.0	116	89.0	114	87.6	45	34.2	28	21.2
Nevada	323	100.0	323	100.0	301	93.1	282	87.2	144	44.5	103	31.8
New Hampshire	66	100.0	66	100.0	63	95.4	61	92.2	17	25.8	12	17.9
New Jersey	621	100.0	621	100.0	618	99.5	608	98.0	139	22.4	69	11.1
New Mexico	193	100.0	193	100.0	186	96.3	180	93.5	65	33.9	40	20.9
New York	1,487	100.0	1,487	100.0	1,469	98.8	1,444	97.1	273	18.4	119	8.0
North Carolina	840	100.0	840	100.0	801	95.3	781	93.0	331	39.3	177	21.1
North Dakota	51	100.0	51	100.0	48	93.2	45	87.6	19	36.9	14	28.3
Ohio	912	100.0	912	100.0	819	89.8	772	84.6	449	49.3	264	29.0
Oklahoma	349	100.0	349	100.0	319	91.5	309	88.4	152	43.6	107	30.7
Oregon	219	100.0	219	100.0	203	92.9	194	88.7	96	43.9	62	28.6
Pennsylvania	931	100.0	931	100.0	894	96.1	875	94.0	337	36.2	194	20.9
Rhode Island	75	100.0	75	100.0	69	91.2	67	89.1	27	36.2	18	23.6
South Carolina	369	100.0	369	100.0	349	94.8	325	88.0	161	43.7	102	27.7
South Dakota	72	100.0	72	100.0	65	89.1	60	83.3	38	53.0	25	34.9
Tennessee	473	100.0	473	100.0	413	87.3	381	80.6	235	49.7	184	39.0
Texas	2,481	100.0	2,481	100.0	2,312	93.2	2,230	89.9	1,097	44.2	688	27.7
Utah	195	100.0	195	100.0	174	89.3	161	82.6	90	46.2	57	29.3
Vermont	47	100.0	47	100.0	44	93.2	41	87.1	14	30.0	9	19.3
Virginia	503	100.0	503	100.0	462	91.8	445	88.4	186	37.0	140	27.8
Washington	533	100.0	533	100.0	477	89.6	426	80.0	247	46.3	173	32.4
West Virginia	146	100.0	146	100.0	140	96.2	134	91.9	55	37.7	27	18.4
Wisconsin	329	100.0	329	100.0	309	93.9	300	91.1	107	32.4	79	24.0
Wyoming	50	100.0	50	100.0	46	91.6	44	89.0	25	50.8	13	26.9

#### Notes:

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](#)