

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

All Household's Use of Transaction and Credit Products in the Last Year
By State

| Geography | Use of AFS by Type of AFS used in the Last Year | | | | | | | | | | | |
|----------------------|---|---------|---------------------------|---------|------------------------|---------|--------------------|---------|--------------------------------------|---------|--------------------|---------|
| | All U.S. Households | | Transaction Products Only | | Transaction and Credit | | Credit Only | | Did Not Use Any AFS in the Last Year | | Unknown | |
| | 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 U.S. Households | 120,408 | 100.0 | 22,842 | 19.0 | 4,645 | 3.9 | 2,542 | 2.1 | 85,741 | 71.2 | 4,638 | 3.9 |
| Alabama | 1,889 | 100.0 | 470 | 24.9 | 129 | 6.8 | 68 | 3.6 | 1,163 | 61.6 | 60 | 3.2 |
| Alaska | 276 | 100.0 | 45 | 16.4 | 12 | 4.3 | 6 | 2.1 | 201 | 72.8 | 12 | 4.4 |
| Arizona | 2,622 | 100.0 | 542 | 20.7 | 128 | 4.9 | 56 | 2.1 | 1,836 | 70.0 | 60 | 2.3 |
| Arkansas | 1,142 | 100.0 | 306 | 26.8 | 68 | 6.0 | 33 | 2.9 | 700 | 61.3 | 34 | 3.0 |
| California | 13,191 | 100.0 | 2,418 | 18.3 | 396 | 3.0 | 167 | 1.3 | 9,643 | 73.1 | 567 | 4.3 |
| Colorado | 1,974 | 100.0 | 257 | 13.0 | 69 | 3.5 | 54 | 2.8 | 1,542 | 78.1 | 51 | 2.6 |
| Connecticut | 1,365 | 100.0 | 185 | 13.5 | 22 | 1.6 | 27 | 2.0 | 1,096 | 80.3 | 35 | 2.6 |
| Delaware | 346 | 100.0 | 57 | 16.4 | 6 | 1.8 | 4 | 1.3 | 267 | 77.3 | 11 | 3.2 |
| District of Columbia | 281 | 100.0 | 74 | 26.2 | 5 | 1.7 | 3 | 1.0 | 189 | 67.2 | 11 | 3.9 |
| Florida | 7,801 | 100.0 | 1,504 | 19.3 | 290 | 3.7 | 159 | 2.0 | 5,475 | 70.2 | 373 | 4.8 |
| Georgia | 3,834 | 100.0 | 937 | 24.5 | 220 | 5.7 | 123 | 3.2 | 2,380 | 62.1 | 173 | 4.5 |
| Hawaii | 443 | 100.0 | 82 | 18.5 | 8 | 1.8 | 6 | 1.3 | 319 | 72.1 | 28 | 6.3 |
| Idaho | 589 | 100.0 | 85 | 14.4 | 32 | 5.4 | 14 | 2.4 | 442 | 75.0 | 17 | 2.8 |
| Illinois | 4,956 | 100.0 | 906 | 18.3 | 122 | 2.5 | 82 | 1.6 | 3,646 | 73.6 | 201 | 4.0 |
| Indiana | 2,560 | 100.0 | 437 | 17.1 | 92 | 3.6 | 81 | 3.2 | 1,880 | 73.4 | 69 | 2.7 |
| Iowa | 1,244 | 100.0 | 181 | 14.6 | 38 | 3.0 | 27 | 2.2 | 948 | 76.2 | 50 | 4.0 |
| Kansas | 1,136 | 100.0 | 182 | 16.0 | 74 | 6.5 | 32 | 2.8 | 823 | 72.4 | 25 | 2.2 |
| Kentucky | 1,819 | 100.0 | 366 | 20.1 | 88 | 4.8 | 55 | 3.0 | 1,275 | 70.1 | 35 | 1.9 |
| Louisiana | 1,816 | 100.0 | 504 | 27.8 | 66 | 3.7 | 37 | 2.0 | 1,130 | 62.2 | 79 | 4.4 |
| Maine | 546 | 100.0 | 77 | 14.1 | 24 | 4.3 | 17 | 3.2 | 417 | 76.4 | 11 | 2.0 |
| Maryland | 2,170 | 100.0 | 461 | 21.2 | 52 | 2.4 | 30 | 1.4 | 1,560 | 71.9 | 66 | 3.1 |
| Massachusetts | 2,614 | 100.0 | 362 | 13.9 | 50 | 1.9 | 35 | 1.4 | 2,074 | 79.3 | 93 | 3.6 |
| Michigan | 3,969 | 100.0 | 674 | 17.0 | 123 | 3.1 | 61 | 1.5 | 2,913 | 73.4 | 198 | 5.0 |
| Minnesota | 2,163 | 100.0 | 247 | 11.4 | 23 | 1.0 | 40 | 1.9 | 1,801 | 83.2 | 52 | 2.4 |
| Mississippi | 1,143 | 100.0 | 288 | 25.2 | 68 | 6.0 | 17 | 1.5 | 752 | 65.8 | 18 | 1.6 |
| Missouri | 2,490 | 100.0 | 500 | 20.1 | 94 | 3.8 | 68 | 2.7 | 1,746 | 70.1 | 82 | 3.3 |
| Montana | 426 | 100.0 | 64 | 15.0 | 24 | 5.6 | 18 | 4.1 | 309 | 72.5 | 12 | 2.8 |
| Nebraska | 734 | 100.0 | 116 | 15.8 | 16 | 2.1 | 17 | 2.4 | 565 | 77.0 | 20 | 2.7 |
| Nevada | 1,035 | 100.0 | 243 | 23.4 | 82 | 7.9 | 41 | 4.0 | 616 | 59.6 | 53 | 5.1 |
| New Hampshire | 526 | 100.0 | 57 | 10.8 | 8 | 1.5 | 5 | 1.0 | 442 | 84.1 | 14 | 2.6 |
| New Jersey | 3,202 | 100.0 | 670 | 20.9 | 73 | 2.3 | 22 | 0.7 | 2,353 | 73.5 | 85 | 2.7 |
| New Mexico | 816 | 100.0 | 190 | 23.3 | 38 | 4.7 | 12 | 1.5 | 540 | 66.2 | 35 | 4.3 |
| New York | 7,677 | 100.0 | 1,719 | 22.4 | 142 | 1.8 | 43 | 0.6 | 5,400 | 70.3 | 373 | 4.9 |
| North Carolina | 3,878 | 100.0 | 817 | 21.1 | 155 | 4.0 | 63 | 1.6 | 2,703 | 69.7 | 140 | 3.6 |
| North Dakota | 283 | 100.0 | 43 | 15.1 | 10 | 3.4 | 7 | 2.3 | 217 | 76.7 | 7 | 2.4 |
| Ohio | 4,719 | 100.0 | 784 | 16.6 | 190 | 4.0 | 140 | 3.0 | 3,315 | 70.2 | 290 | 6.1 |
| Oklahoma | 1,503 | 100.0 | 315 | 21.0 | 102 | 6.8 | 49 | 3.3 | 971 | 64.6 | 65 | 4.4 |
| Oregon | 1,522 | 100.0 | 189 | 12.4 | 49 | 3.2 | 25 | 1.6 | 1,206 | 79.2 | 54 | 3.5 |
| Pennsylvania | 5,161 | 100.0 | 861 | 16.7 | 177 | 3.4 | 60 | 1.2 | 3,882 | 75.2 | 181 | 3.5 |
| Rhode Island | 423 | 100.0 | 66 | 15.7 | 13 | 3.1 | 9 | 2.0 | 317 | 74.9 | 18 | 4.3 |
| South Carolina | 1,787 | 100.0 | 357 | 20.0 | 72 | 4.0 | 44 | 2.5 | 1,263 | 70.7 | 51 | 2.9 |
| South Dakota | 329 | 100.0 | 54 | 16.5 | 18 | 5.3 | 12 | 3.6 | 238 | 72.3 | 7 | 2.3 |
| Tennessee | 2,605 | 100.0 | 442 | 17.0 | 150 | 5.7 | 92 | 3.5 | 1,859 | 71.4 | 62 | 2.4 |
| Texas | 9,136 | 100.0 | 2,262 | 24.8 | 699 | 7.7 | 300 | 3.3 | 5,615 | 61.5 | 260 | 2.8 |
| Utah | 926 | 100.0 | 147 | 15.9 | 27 | 2.9 | 35 | 3.8 | 703 | 75.9 | 14 | 1.5 |
| Vermont | 269 | 100.0 | 42 | 15.7 | 4 | 1.6 | 6 | 2.1 | 210 | 78.0 | 7 | 2.6 |
| Virginia | 3,008 | 100.0 | 379 | 12.6 | 111 | 3.7 | 65 | 2.2 | 2,217 | 73.7 | 236 | 7.9 |
| Washington | 2,748 | 100.0 | 396 | 14.4 | 90 | 3.3 | 113 | 4.1 | 2,039 | 74.2 | 110 | 4.0 |
| West Virginia | 762 | 100.0 | 144 | 18.8 | 27 | 3.5 | 21 | 2.8 | 528 | 69.2 | 43 | 5.7 |
| Wisconsin | 2,316 | 100.0 | 296 | 12.8 | 56 | 2.4 | 35 | 1.5 | 1,847 | 79.8 | 82 | 3.5 |
| Wyoming | 236 | 100.0 | 41 | 17.4 | 13 | 5.6 | 5 | 2.3 | 169 | 71.5 | 7 | 3.2 |

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](#)