

Fully Banked Households' Use of Transaction and Credit Products

By State

Geography	All Fully Banked Households		Types of AFS Ever Used							
			Transaction and Credit Products		Transaction Products Only		Credit Products Only		Never Used AFS	
			Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Fully Banked Households	82,830	100.0	2,269	2.7	14,676	17.7	2,586	3.1	63,299	76.4
Alabama	1,099	100.0	45	4.1	327	29.7	35	3.2	692	63.0
Alaska	196	100.0	9	4.8	31	15.9	7	3.8	148	75.5
Arizona	1,734	100.0	50	2.9	338	19.5	52	3.0	1,294	74.6
Arkansas	658	100.0	26	4.0	155	23.6	46	6.9	430	65.4
California	9,355	100.0	227	2.4	1,378	14.7	241	2.6	7,509	80.3
Colorado	1,510	100.0	66	4.3	304	20.1	67	4.4	1,074	71.1
Connecticut	1,056	100.0	16	1.5	129	12.2	25	2.4	886	83.9
Delaware	262	100.0	6	2.2	36	13.9	5	2.1	215	81.9
District of Columbia	180	100.0	4	2.4	33	18.1	2	1.3	140	78.1
Florida	5,309	100.0	179	3.4	851	16.0	186	3.5	4,093	77.1
Georgia	2,248	100.0	68	3.0	497	22.1	81	3.6	1,602	71.3
Hawaii	313	100.0	13	4.2	46	14.8	7	2.4	246	78.7
Idaho	432	100.0	13	3.0	86	19.9	15	3.5	318	73.7
Illinois	3,546	100.0	91	2.6	566	16.0	118	3.3	2,772	78.2
Indiana	1,817	100.0	23	1.3	329	18.1	54	3.0	1,411	77.6
Iowa	932	100.0	23	2.4	121	13.0	29	3.1	760	81.5
Kansas	814	100.0	38	4.6	130	15.9	32	4.0	614	75.5
Kentucky	1,225	100.0	36	2.9	230	18.7	47	3.8	913	74.5
Louisiana	1,066	100.0	60	5.6	212	19.9	23	2.2	771	72.3
Maine	413	100.0	20	4.9	74	18.0	21	5.0	297	72.1
Maryland	1,528	100.0	27	1.8	267	17.5	22	1.5	1,211	79.3
Massachusetts	2,029	100.0	21	1.0	286	14.1	44	2.1	1,678	82.7
Michigan	2,824	100.0	56	2.0	524	18.5	98	3.5	2,146	76.0
Minnesota	1,763	100.0	27	1.6	225	12.7	43	2.4	1,469	83.3
Mississippi	696	100.0	29	4.2	140	20.1	21	3.1	505	72.6
Missouri	1,681	100.0	67	4.0	336	20.0	74	4.4	1,204	71.6
Montana	303	100.0	10	3.2	55	18.2	20	6.6	218	72.0
Nebraska	559	100.0	18	3.3	85	15.1	17	3.0	440	78.6
Nevada	600	100.0	26	4.4	102	16.9	15	2.5	457	76.2
New Hampshire	439	100.0	11	2.4	66	15.1	11	2.4	351	80.0
New Jersey	2,297	100.0	29	1.2	583	25.4	36	1.6	1,649	71.8
New Mexico	494	100.0	19	3.9	105	21.2	7	1.5	362	73.3
New York	5,159	100.0	90	1.7	953	18.5	79	1.5	4,037	78.2
North Carolina	2,579	100.0	74	2.9	372	14.4	91	3.5	2,041	79.1
North Dakota	210	100.0	5	2.5	29	13.7	7	3.4	169	80.5
Ohio	3,172	100.0	102	3.2	628	19.8	127	4.0	2,315	73.0
Oklahoma	935	100.0	45	4.8	160	17.1	48	5.1	683	73.0
Oregon	1,195	100.0	48	4.0	231	19.3	49	4.1	867	72.6
Pennsylvania	3,771	100.0	114	3.0	765	20.3	73	1.9	2,820	74.8
Rhode Island	304	100.0	3	1.1	54	17.7	5	1.6	242	79.6
South Carolina	1,219	100.0	53	4.4	268	22.0	32	2.6	865	71.0
South Dakota	236	100.0	9	3.6	44	18.5	8	3.3	176	74.6
Tennessee	1,818	100.0	30	1.7	304	16.7	43	2.4	1,440	79.2
Texas	5,309	100.0	127	2.4	980	18.5	249	4.7	3,952	74.5
Utah	694	100.0	13	1.8	108	15.5	22	3.2	551	79.4
Vermont	207	100.0	5	2.3	41	19.8	3	1.6	158	76.4
Virginia	2,138	100.0	46	2.2	315	14.7	63	2.9	1,714	80.2
Washington	2,012	100.0	96	4.8	347	17.2	114	5.7	1,455	72.3
West Virginia	505	100.0	14	2.7	134	26.6	20	4.0	336	66.6
Wisconsin	1,823	100.0	33	1.8	266	14.6	44	2.4	1,480	81.2
Wyoming	167	100.0	10	5.8	30	18.3	5	2.9	122	73.0

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](#)