

## Fully Banked 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 Fully Banked Households		Did Not Use Any AFS in the Last Year	
	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Fully Banked Households	82,830	100.0	82,830	100.0
Alabama	1,099	100.0	1,099	100.0
Alaska	196	100.0	196	100.0
Arizona	1,734	100.0	1,734	100.0
Arkansas	658	100.0	658	100.0
California	9,355	100.0	9,355	100.0
Colorado	1,510	100.0	1,510	100.0
Connecticut	1,056	100.0	1,056	100.0
Delaware	262	100.0	262	100.0
District of Columbia	180	100.0	180	100.0
Florida	5,309	100.0	5,309	100.0
Georgia	2,248	100.0	2,248	100.0
Hawaii	313	100.0	313	100.0
Idaho	432	100.0	432	100.0
Illinois	3,546	100.0	3,546	100.0
Indiana	1,817	100.0	1,817	100.0
Iowa	932	100.0	932	100.0
Kansas	814	100.0	814	100.0
Kentucky	1,225	100.0	1,225	100.0
Louisiana	1,066	100.0	1,066	100.0
Maine	413	100.0	413	100.0
Maryland	1,528	100.0	1,528	100.0
Massachusetts	2,029	100.0	2,029	100.0
Michigan	2,824	100.0	2,824	100.0
Minnesota	1,763	100.0	1,763	100.0
Mississippi	696	100.0	696	100.0
Missouri	1,681	100.0	1,681	100.0
Montana	303	100.0	303	100.0
Nebraska	559	100.0	559	100.0
Nevada	600	100.0	600	100.0
New Hampshire	439	100.0	439	100.0
New Jersey	2,297	100.0	2,297	100.0
New Mexico	494	100.0	494	100.0
New York	5,159	100.0	5,159	100.0
North Carolina	2,579	100.0	2,579	100.0
North Dakota	210	100.0	210	100.0
Ohio	3,172	100.0	3,172	100.0
Oklahoma	935	100.0	935	100.0
Oregon	1,195	100.0	1,195	100.0
Pennsylvania	3,771	100.0	3,771	100.0
Rhode Island	304	100.0	304	100.0
South Carolina	1,219	100.0	1,219	100.0
South Dakota	236	100.0	236	100.0
Tennessee	1,818	100.0	1,818	100.0
Texas	5,309	100.0	5,309	100.0
Utah	694	100.0	694	100.0
Vermont	207	100.0	207	100.0
Virginia	2,138	100.0	2,138	100.0
Washington	2,012	100.0	2,012	100.0
West Virginia	505	100.0	505	100.0
Wisconsin	1,823	100.0	1,823	100.0
Wyoming	167	100.0	167	100.0

**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](#)