

Timing of Fully Banked Households' Use of Non-Bank Check Cashing

By State

Geography	All Fully Banked Households		Timing of Non-Bank Check Cashing Use				Memo Item	
			Not in the Last 12 Months		Never Used		Ever Used Non-Bank Check Cashing	
	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct	Households (1000s)	Row Pct
All Fully Banked	82,830	100.0	3,579	4.3	79,251	95.7	3,579	4.3
Alabama	1,099	100.0	117	10.7	982	89.3	117	10.7
Alaska	196	100.0	9	4.8	187	95.2	9	4.8
Arizona	1,734	100.0	60	3.5	1,674	96.5	60	3.5
Arkansas	658	100.0	79	12.0	578	88.0	79	12.0
California	9,355	100.0	296	3.2	9,058	96.8	296	3.2
Colorado	1,510	100.0	67	4.4	1,443	95.6	67	4.4
Connecticut	1,056	100.0	31	3.0	1,024	97.0	31	3.0
Delaware	262	100.0	7	2.7	255	97.3	7	2.7
District of Columbia	180	100.0	5	2.6	175	97.4	5	2.6
Florida	5,309	100.0	192	3.6	5,117	96.4	192	3.6
Georgia	2,248	100.0	95	4.2	2,153	95.8	95	4.2
Hawaii	313	100.0	9	2.9	304	97.1	9	2.9
Idaho	432	100.0	21	4.8	411	95.2	21	4.8
Illinois	3,546	100.0	156	4.4	3,391	95.6	156	4.4
Indiana	1,817	100.0	70	3.9	1,747	96.1	70	3.9
Iowa	932	100.0	36	3.9	896	96.1	36	3.9
Kansas	814	100.0	40	4.9	774	95.1	40	4.9
Kentucky	1,225	100.0	53	4.3	1,173	95.7	53	4.3
Louisiana	1,066	100.0	44	4.2	1,022	95.8	44	4.2
Maine	413	100.0	18	4.3	395	95.7	18	4.3
Maryland	1,528	100.0	40	2.6	1,487	97.4	40	2.6
Massachusetts	2,029	100.0	62	3.1	1,967	96.9	62	3.1
Michigan	2,824	100.0	146	5.2	2,678	94.8	146	5.2
Minnesota	1,763	100.0	38	2.2	1,726	97.8	38	2.2
Mississippi	696	100.0	58	8.3	638	91.7	58	8.3
Missouri	1,681	100.0	77	4.6	1,603	95.4	77	4.6
Montana	303	100.0	17	5.7	286	94.3	17	5.7
Nebraska	559	100.0	32	5.6	528	94.4	32	5.6
Nevada	600	100.0	35	5.8	565	94.2	35	5.8
New Hampshire	439	100.0	14	3.3	424	96.7	14	3.3
New Jersey	2,297	100.0	105	4.6	2,192	95.4	105	4.6
New Mexico	494	100.0	24	4.9	470	95.1	24	4.9
New York	5,159	100.0	230	4.5	4,929	95.5	230	4.5
North Carolina	2,579	100.0	91	3.5	2,488	96.5	91	3.5
North Dakota	210	100.0	14	6.4	197	93.6	14	6.4
Ohio	3,172	100.0	132	4.2	3,040	95.8	132	4.2
Oklahoma	935	100.0	54	5.8	881	94.2	54	5.8
Oregon	1,195	100.0	43	3.6	1,152	96.4	43	3.6
Pennsylvania	3,771	100.0	204	5.4	3,568	94.6	204	5.4
Rhode Island	304	100.0	5	1.6	299	98.4	5	1.6
South Carolina	1,219	100.0	80	6.6	1,138	93.4	80	6.6
South Dakota	236	100.0	20	8.5	216	91.5	20	8.5
Tennessee	1,818	100.0	80	4.4	1,738	95.6	80	4.4
Texas	5,309	100.0	236	4.4	5,073	95.6	236	4.4
Utah	694	100.0	27	3.9	666	96.1	27	3.9
Vermont	207	100.0	9	4.5	198	95.5	9	4.5
Virginia	2,138	100.0	68	3.2	2,069	96.8	68	3.2
Washington	2,012	100.0	89	4.4	1,923	95.6	89	4.4
West Virginia	505	100.0	32	6.4	473	93.6	32	6.4
Wisconsin	1,823	100.0	95	5.2	1,728	94.8	95	5.2
Wyoming	167	100.0	14	8.6	152	91.4	14	8.6

Notes:

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](#)